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Housing constraints and adjustment behaviors of vulnerable households

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CHAPTER 1. GENERAL INTRODUCTION

Background

American children live in increasingly varied and complex arrangements, many in households headed by single-parent women and increasingly, in households headed by single-parent men. Almost 25% of the children in the United States live with only one of their biological parents. Many parents and children in single-parent households are socially and economically deprived (U.S. Bureau of the Census, 1992).

In 1990, 31% of single-parent families were headed by a never-married parent; more than half of the families headed by an African-American single parent had never married (U.S. Bureau of the Census, 1992). In the past, many never-married mothers and their children resided as a subfamily in her parents' home,

> but recent trends show that single mothers utilize earnings, AFDC benefits, and public or subsidized housing benefits to establish their own independent family units, often trying to escape overcrowded conditions (Mulroy, 1988, p. 18).

Never-married parents typically are younger, poorer, less educated, and less attached to the labor force than divorced parents (U.S. Bureau of the Census, 1990). "These families may be in special need of assistance with day care, health care, and daily living expenses" (U.S. Bureau of the Census, 1992, p. 21).

Marital dissolution predicts a precipitous decline in household income for the 87% of children in single-parent families who reside with their mothers (Bianchi, McArthur, & Hill, 1989; Duncan & Hoffman, 1985; Mulroy, 1988; Weiss, 1984). One of the major economic adjustments many divorced mothers make is to move to more affordable housing (Mulroy, 1988). In the year following a divorce, a family headed by a divorced mother is twice as likely as the general population to move (Mulroy, 1988). Children of divorced parents are more likely to reside in poor neighborhoods with restricted access to the best schools and other community resources (Cox, 1983; McLanahan, 1984, 1989)

In 1990, more than 40% of marriages were remarriage situations for at least one partner (U.S. Bureau of the Census, 1992). Children living with two adults were increasingly likely to be living in a family that included step-parents, step-siblings, and half brothers/sisters (U.S. Bureau of the Census, 1992).

Trends in premarital child birth, divorce, and remarriage suggest that, over the life course, parents and their children often experience a variety of residential situations. Marital disruption and children reared by single parents create a large subpopulation of families who often have unmet housing needs (Mulroy, 1988). Housing and neighborhood environments influence overall assessment of quality of life (Campbell, Converse, & Rodgers, 1976). Satisfaction with the objective attributes of the environment affects individual behaviors (Weidemann & Anderson, 1985). The physical and social environments are important; they provide the context for personal growth and the maintenance of self-identity (Sprague, 1991).

Previous research suggests that personal characteristics of the residents as well as the physical characteristics of the dwelling influence residential satisfaction. The set of three papers in this dissertation specifically contribute to the understanding of the housing opportunities of households who often experience extraordinary barriers in locating suitable and affordable housing. The first two papers describe and explain residential satisfaction and quality among single-parent women who face limited opportunities to secure suitable housing for themselves and their children.

The third paper in this dissertation contributes to the literature on housing satisfaction and quality of life and suggests that more research is needed to determine the factors that influence the disposition of the marital home. Although marital dissolution implies residential mobility for at least a portion of the household, "there has been little systematic research into its impact on housing circumstances" (McCarthy & Simpson, 1991, p. 6).

Dissertation Organization

This dissertation is a collection of three complete papers. Each paper focuses on a type of household that by virtue of family structure may face difficulty attaining affordable, adequate, and socially normative housing. The papers examine residential satisfaction, housing quality, and change in residence and reported change in quality of life for single-parent women or divorced parents.

The respondents in the study reported in Chapter 2 were low-income single parent women who received Section 8 housing benefits. The study focused on the operationalization and the contribution of measures of personality characteristics to predict housing and neighborhood satisfaction. A mail questionnaire was designed to specifically measure residential characteristics and attitudes of single-mother household heads receiving Section 8 housing assistance in nonmetropolitian communities. Although the survey generated a relatively small sample, the survey collected data on several new measures and described a very unique sample.

In contrast, the study reported in Chapter 3 drew a sample from a large national data set, the American Housing Survey. The data provided objective measures of household and housing characteristics, as well as self-reported assessments of housing satisfaction. The large sample size allowed for comparisons between three groups of single-parent women and their housing situations. The sociodemographic and residential characteristics of households headed by white, African-American, and Hispanic single-parent women predicted three measures of housing quality: crowding; affordability; and housing satisfaction. The results of regression models were examined to identify the extent to which the three groups experienced housing quality problems.

The final study used another large data set, the National Longitudinal Study of the High School Class of 1972. This analysis focused on the relationships between sociodemographic characteristics and the legal context of divorce on decisions involving parental custody of the children and disposition of the marital home. The analysis tested the influence of the outcomes of the legal decisions on reported change in quality of life for divorced parents. LISREL 7 estimated the causal relationships among a unique sample of divorced parents who had owned a home before they divorced. Although the analysis of secondary data resulted in a large sample and facilitated powerful statistical tests, the specification of the model was limited to the variables included in the survey.

The models in each the studies in this dissertation were shaped by theoretical frameworks and previous research on housing adjustment and adaptation behaviors (Morris & Winter, 1975; 1977; 1993; Morris, Crull, & Winter, 1976; Priemus, 1986; Quercia, & Rohe, 1993). In the frameworks residential satisfaction was an important predictor of adjustment and adaptation behaviors and the frameworks were utilized to identify and organize predictors of residential satisfaction. The predictors were included in empirical models of residential satisfaction, housing quality, or reported change in quality of life. Residential satisfaction predicts adjustment behaviors that seek to reduce or eliminate deficits between cultural norms and familial preferences for housing and the actual circumstances of the household. Several activities constitute adjustment behaviors: 1) moves to a more normative or satisfying dwelling unit; 2) modification to the physical structure or the household composition to reduce deficits; and 3) changes in personal attitudes and expectations that influence residential satisfaction.

Each of the three studies contributes to the body of research on residential satisfaction, housing quality, and quality of life. They especially contribute to an understanding of families headed by single or divorced parents. Chapter 5 summarizes the relationships between the papers and their contributions to housing research.

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CHAPTER 2: UNDERSTANDING CONSTRAINTS AND RESIDENTIAL SATISFACTION AMONG LOW-INCOME SINGLE-PARENT FAMILIES

A paper submitted to Environment and Behavior

Marilyn J. Bruin and Christine C. Cook[1]

Abstract

Housing adjustment models theorize that demographic and personality characteristics of families combine to explain residential satisfaction. This paper reports the operationalization and testing of several personality characteristics in models of residential satisfaction. The sample consists of 82 single mothers who receive Section 8 housing assistance. The Leford Test of Tenant Locus of Control, measures of household planning styles, an index measuring willingness to work to improve residential conditions, an index measuring participation in community activities, measures of expected and of experienced discrimination, and selected demographic characteristics are hypothesized to predict residential satisfaction. Two components of residential satisfaction, housing and neighborhood, are tested in separate regression models. The

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results suggest that resource, predispositional, and organizational constraints are powerful predictors of housing satisfaction, while residential characteristics, feeling safe and having friends in the neighborhood, are powerful predictors of neighborhood satisfaction.

Introduction

Between 1970 and 1990, the number of single-parent families in the United States increased from 3.8 million to 9.7 million families. The majority of single-parent families consisted of a divorced, separated, or never-married mother and her children (U.S. Bureau of the Census, 1990). Single mothers typically had low levels of economic resources and were more likely than married parents to reside in low-income households in poorer neighborhoods with restricted access to the best schooling and community resources (Cox, 1983; McLanahan, 1984, 1989; Spain, 1990).

The purpose of this paper is to understand better the factors that contribute to housing and neighborhood satisfaction among low-income single parents. It is an important area for research with many policy implications; safe, comfortable, stable housing provides an environment in which single-mothers develop and maintain "self-determination, dignity, and self-esteem" (Sprague, 1991, p. 28). Children in single-mother families, like all children, are influenced by their home and neighborhood environments. Physical and social environments that provide privacy, safety, and choice influence children's personal growth (Sprague, 1991; Stone, 1993). The promotion of self-sufficiency and self-esteem through public policy programs moves single-mothers and their children toward economic self-sufficiency (Shlay, 1993).

Residential satisfaction is a very complex phenomenon requiring sophisticated research instruments; objective measures of environmental attributes alone do not provide the best explanation of satisfaction (Ahlbrant & Brophy, 1976; LeBrasseur, Blackford, & Whissell, 1988; Weidermann, Anderson, Butterfield, & O'Donnell, 1982). Research suggests that residential satisfaction is influenced by the characteristics of residents and their evaluations of their neighbors (Francescato, Weidemann, Anderson, Chenoweth, 1979; Michelson, 1977). The specific objectives of this paper are to

1) explore measures of psychosocial characteristics of residents; and

2) compare these measures with measures of household resources and discrimination, and residential characteristics to predict housing and neighborhood satisfaction.

This paper develops a conceptual model based on theoretical frameworks of housing adjustment (Morris & Winter, 1993; Priemus, 1986; Quercia & Rohe, 1993). The operationalization of several measures of psychosocial characteristics of families is detailed and incorporated into the empirical models. The results of regression models to predict residential satisfaction are presented and discussed. This paper discusses implications for further development of measures of predispositional and organizational constraints.

Theoretical Framework

Morris and Winter (1975; 1977; 1993; Morris, Crull, Winter, 1976) developed a sociologically-based theory of housing adjustment. Morris and Winter theorize that individuals judge their housing according to culturally derived norms. In the United States, several specific housing norms prescribe that homes are owner-occupied, single-family detached dwellings surrounded by green lawns. There should be a separate bedroom for parents and preferably a bedroom for each child, although two children of the same sex may share a room; opposite sex room sharing is 'permitted' among siblings of very young ages.

The specific residential predilection of the individual household may differ from the cultural norm. These household specific residential standards are called family norms (Morris, Crull, & Winter, 1976; Morris & Winter, 1993). The demands that a low-income single-mother family places on its environment are influenced by both the family structure and constrained resources. Female single parents have the sole responsibility for locating schools and other social services for their children; and they typically face these tasks with few financial resources (Sohoni, 1993). The strain of attempting to provide single-handedly for the needs of her family and limited access to resources may influence single mothers to develop preferences in housing that differ from the cultural norm. Research suggests that female-headed families want more affordable housing and greater levels of social support than couple-headed families (Ahrentzen, 1991; Cook, Vogel-Hefferman, Lukermann, Pugh, & Wattenberg, 1988).

According to Morris and Winter (1978; 1993) an incongruence between the housing situation and cultural and/or familial norms results in a housing deficit. A housing deficit is a powerful predictor of residential dissatisfaction. "When housing satisfaction is low, the household considers some form of housing adjustment behavior" (Crull, Bode, & Morris, 1991, p. 54). Housing adjustment behaviors include moving to a unit without a deficit or altering the current residence so that it conforms to the cultural and family norms. Household adaptation include changes in the household members' expectations and standards so that the household 'copes' with suboptimal housing conditions (Quercia & Rohe, 1993; Morris & Winter, 1993).

Low-income single parents without economic resources may be prohibited from engaging in adjustment behaviors, such as moving or altering their dwelling. They may adapt by modifying their attitudes about their residential environment (Priemus, 1986). Winter and Morris (1982) found that, although female-headed households are less likely to achieve the cultural norm, they "avoided dissatisfaction by developing unconventional housing preferences" (p. 70).

An important component of the Morris and Winter theoretical model is the conceptualization of constraints or "factors that restrict the household's ability to engage in adjustment behavior" (Morris & Winter, 1993, p. 71). Constraints are categorized into six domains: resource; predispositional; organization; discrimination; market; and culture. Resource constraints include income, time, and human capital. Predispositional constraints reflect household members' personal characteristics, such as apathy or activism. Organization constraints "deal with the family's ability to solve problems and make decisions (Crull, et al. p. 54). Discrimination due to race, gender, and socioeconomic status, market conditions, and cultural norms also restrict the family's options for adjustment.

Constraints influence the household's ability to engage in successful adjustment behavior. Predispositional and organization constraints influence the household's identification of deficits and the determination of residential satisfaction (Crull, et al., 1991). The specification of the constraint arenas, particularly predispositional and organization, has been incomplete in previous tests of the Morris and Winter model of housing adjustment (Crull, et al., 1991; Winter & Morris, 1982).

This research develops and tests measures of personality and social characteristics, or constraints, of a population with a low level of financial resources to explain how they engage in adaptive housing behaviors. Residential satisfaction is a powerful predictor of housing adjustment behavior. When constraints are so severe that adjustment behavior is restricted, the household may adapt by changing the structure of the household, become pathological, or engage in social action (Morris & Winter, 1993).

Measures of Predispositional and Organizational Constraints

A review of housing and family resource management literature guided the operationalization of measures of predispositional and organization constraints. This review shaped the development of the questionnaire used in the study.

The Leford Test of Tenant Locus of Control

Locus of control refers to an individual's view of their influence over their environment. Rotter (1966) defined three aspects of locus of control: 1) individuals influence the environment, termed internal locus of control; 2) individuals are influenced by their environment, termed external control;

and 3) individual experiences are the result of luck. Researchers and theorists allude to a link between an individual's locus of control and satisfaction with housing (LeBrasseur, et al. 1988; Morris & Winter, 1988; Turner, 1976).

LeBrasseur, et al. (1988) adapted Rotter's scale for measuring locus of control and introduced specific measures of renters' locus of control, the Leford Test of Tenant Locus of Control. The Leford Test contained 20 items, each answered on a five-point Likert scale. LeBrasseur, et al. administered the test to 91 female single-parent residents of a public housing project. A principle components factor analysis identified four factors: "system control," the belief that the environment controls the individual and individuals have little ability to change their environment; "powerful others," a belief that others such as neighbors and family have considerable influence; "personal control," the belief that individuals have control over their environment; and a fourth factor, unnamed in the LeBrasseur et al. (1988) article, that includes both internal and external elements of tenant control over their housing environment.

Self-efficacy

Efficacy is concerned with one's ability to attain goals. Self-efficacy is a central part of one's self-defined personality. "Individuals with high assessments of personal efficacy believe they are competent, a low sense of efficacy is linked to expectations of failure and lack of control over the course of event's in one's life" (Lachman, 1985, p. 188). There is a positive relationship to self-assessment of economic well-being (Lefcourt, 1982).

Protest-Apathy

Housing is a creative adaption process in which households strive to achieve congruence between their residence and their aspirations (Priemus, 1986, p. 31). Nonadaptation occurs when one is unable or unwilling to adjust to an incongruence. Nonadaptation can be accompanied by voicing protest to landlords or housing authorities through personal action or participation in tenants' groups and associations. When one does not adjust housing aspirations and does not voice protests or join in action to change the situation, apathy results.

Planning styles in single-parent families

Buehler and Hogan (1986) tested the influence of contextual factors on managerial planning processes among 203 single parents. They utilized an 86-item instrument developed by Beard and Firebaugh (1978) to measure static versus adaptive planning styles. In the Buehler and Hogan study, 57 items were factor analyzed and three factors emerged: 1. the resource-centered style was characterized by increasing, creating, or substituting resources to meet the family's goals; 2. the goal-centered style, characterized by modifying or reprioritizing family demands to fit the set of current resources; and 3. the constrained style or "getting by" on a day-to-day basis with few efforts to adjust either demands or resources" (Buehler & Hogan, 1987).

Methodology

In this study, The Leford Test of Tenant Locus of Control and measures of self-efficacy, planning styles, and social activism were operationalized. Social action was conceptualized as an household organization constraint. Housing adjustment theories hypothesized that individuals, too constrained financially to adjust their housing behavior and unwilling to change the structure of the household, engaged in housing adaptation behaviors by participating in activities designed to change the community's housing situation (Morris & Winter, 1993; Priemus, 1986).

In addition to the measures of predispositional and household organization constraints, resource and discrimination constraints were examined. The explanatory power of the constraints to predict residential satisfaction among the low-income single-parent families was assessed. Two aspects of residential satisfaction, housing satisfaction and neighborhood satisfaction, were tested.

Sample

The sample was drawn in March 1993 from two nonmetropolitan cities in Iowa. According to the 1990 census, Fort Dodge, located 92 miles northwest of Des Moines, has a population of 25,894; 96% of the residents were white; 78.3% had a high school degree; 16.1% had a college degree; and 61.4% of the residents 16 years of age and older were employed. Almost 30% of the residents were employed in technical, sales, or administrative support occupations; 18.1% were in service occupations; 16.8% were employed in precision production, craft, repair, fabrications, or as laborers; and 1.2% were employed in farming, forestry, or fishing. The median household income in Fort Dodge was $22,782; 18.3% of the families with children under the age of 18 years lived in poverty (U.S. Bureau of the Census, 1990b).

In 1990, Marshalltown, located 42 miles northeast of Des Moines, had 25,178 residents, 96.7% of whom were white; 80.8% had a high school diploma; 17.8% had a college degree; and 64.1% of the residents aged 16 years and older were employed. Almost 30% of the workforce was employed in technical, sales, or administrative support occupations; 25.7% were engaged in managerial or professional occupations; 16.9% worked in service occupations; 27% worked in precision production, crafts, repairs, fabrication, or as laborers; and only 1.2% engaged in farming, forestry, or fishing. The median

Marshalltown was $27,325 and 12.5% of the families with children under 18 years of age lived in poverty (U.S. Bureau of the Census, 1990b).

In general, the populations of the two small rural towns were similar and reflected the ethic, educational, and employment characteristics of residents of the state of Iowa. However, the median incomes were lower than the state median, $32,462, and correspondingly, the incidence of poverty was higher that the state average of 8.4% (U.S. Bureau of the Census, 1990b).

The mail questionnaire was designed to measure residential characteristics and attitudes of single-mother household heads receiving Section 8 housing assistance. Public housing authorities in Fort Dodge and Marshalltown distributed the questionnaires to program participants. Nonmetropolitan cities were selected because little research has described the needs and concerns and residential satisfaction of single mothers in nonmetropolitan communities (Love, 1993). The sample population consisted of 42 single parents from Fort Dodge and 40 from Marshalltown; the total sample consisted of 82 respondents.

The Section 8 certificates program provides low-income single parents with assistance. Low-income families are required to contribute 30% of adjusted monthly income toward their rent. Vouchers guarantee landlords that HUD will pay the difference between the renter's contribution and fair market rent. Individuals with a voucher must secure their own housing and successfully negotiate with a landlord to benefit from the program. Single mothers who receive Section 8 housing benefits are unique in several respects: 1) they receive a benefit that increases their level of resources; and 2) they do not realize the benefit unless they choose a rental unit and negotiate with a landlord.

Specification of the Model

Identical sets of constraints are hypothesized to explain housing and neighborhood satisfaction (see Figures 1 and 2). Measures of constraints, residential characteristics, and the independent variables, housing satisfaction and neighborhood satisfaction are described in the following sections (variables are summarized in Appendix 1).

Resource constraints

Several resource constraints were controlled by the homogeneity of the sample: all respondents were unmarried females with children under 18 years of age who lived in the household; and all received housing subsidies. The respondents had very low incomes; 80% of the respondent's incomes were less than $10,000 and 75% received Aid to Families with Dependent Children. Because there was little

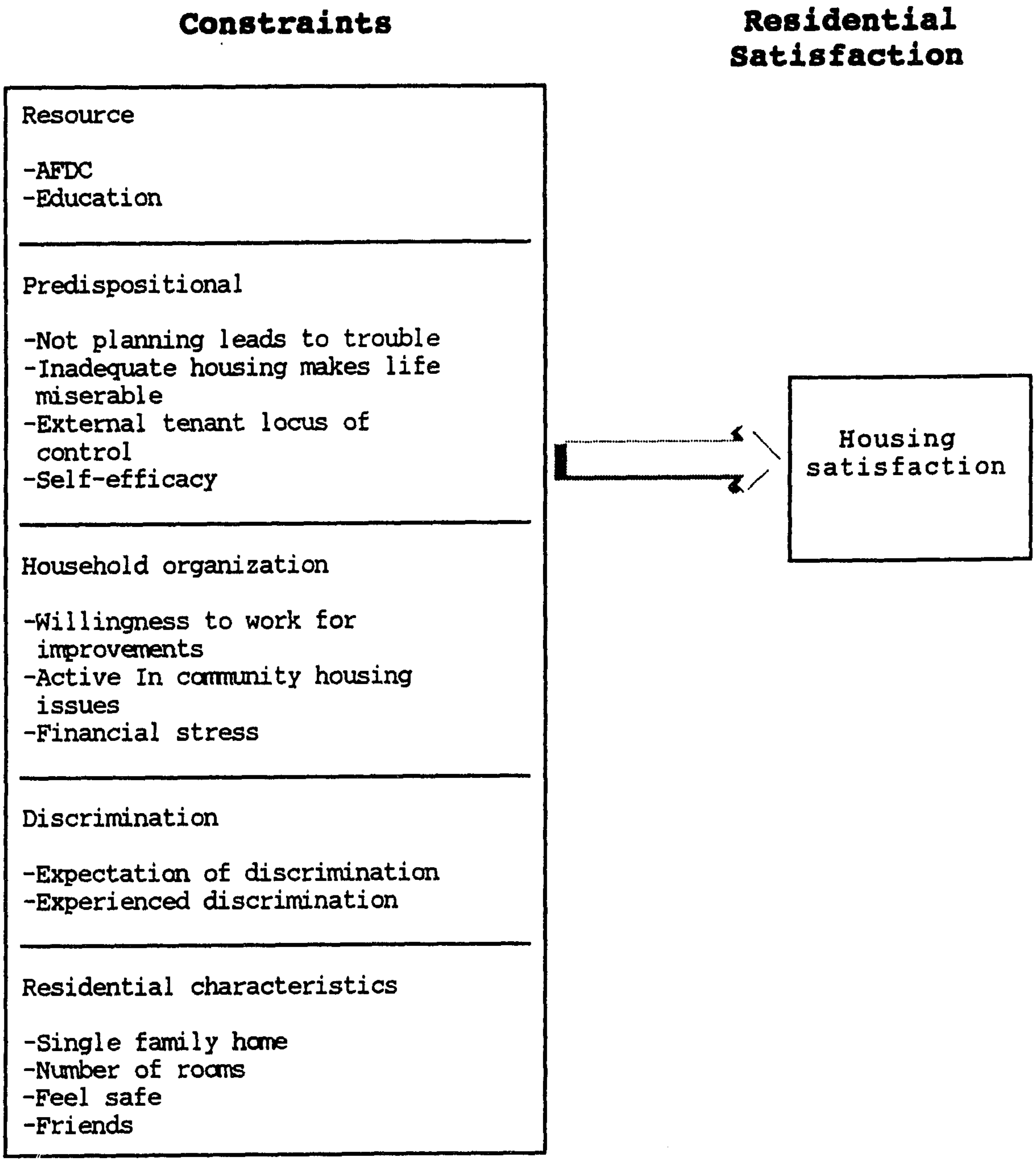

Figure 2-1. Empirical Model: Housing satisfaction

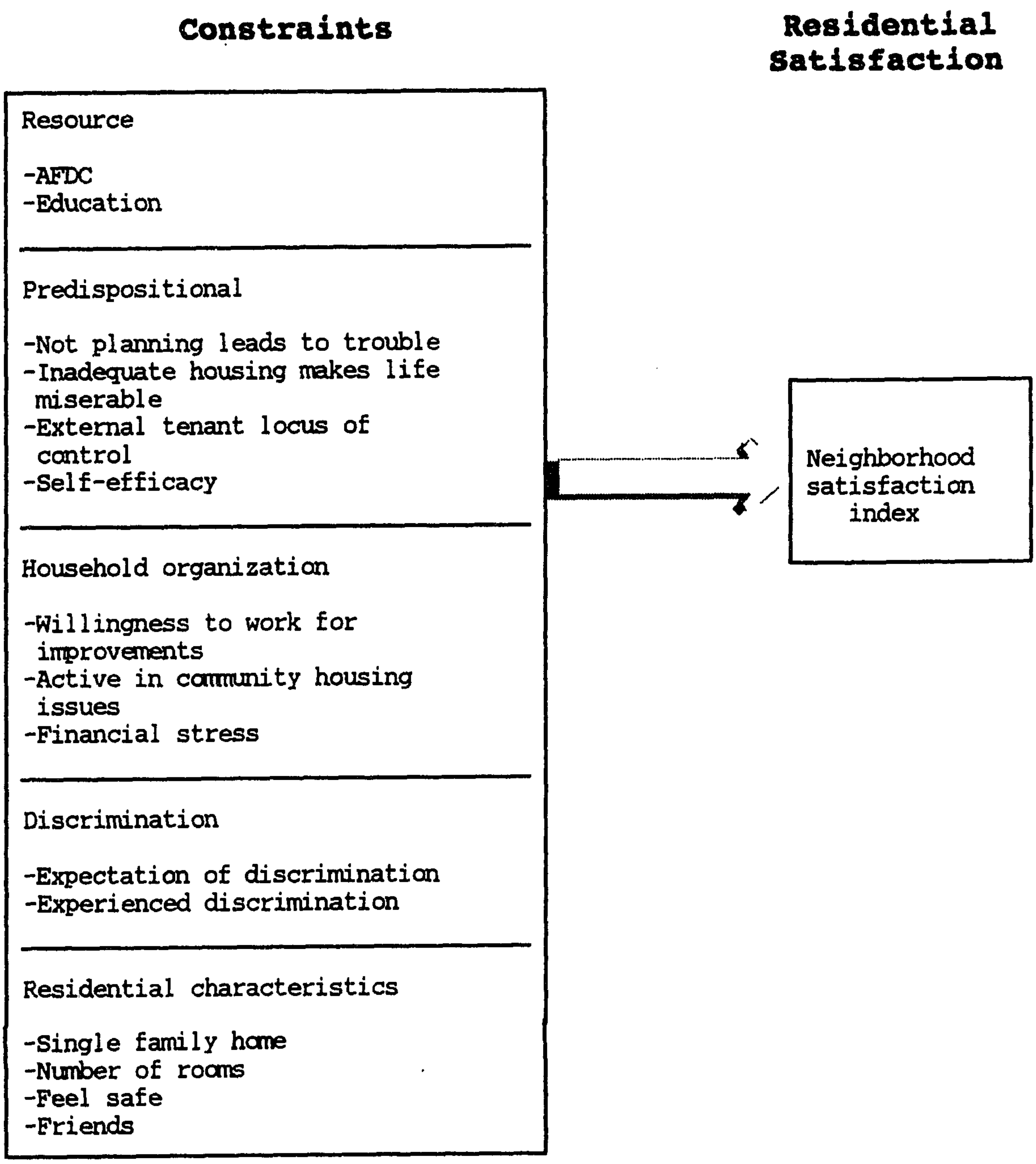

Figure 2-2. Empirical Model: Neighborhood satisfaction

variation in income among the respondents, income was not included in the analysis. The respondent's level of education and whether or not they received Aid to Families with Dependent Children were included as measures of resource constraints.

Predispositional constraints

Twenty items in the Leford test of Tenant Locus of Control (see Table 2-1) were included in the survey. Principle components factor analysis identified seven factors. The first factor explained almost 15.4% of the variance; together the seven factors explained 63.5% of the variance in tenant locus of control. Four items numbered 9, 10, 13, and 17 in Table 2-1, formed an index termed external control. The items with factor loadings greater than .50 on the first factor were weighted by the factor loadings and summed. The internal consistency of the index as measured by an unstandardized Cronbach Alpha was .70.

Crosstabulations between the remaining individual items in the Leford test and housing satisfaction were examined to identify relationships with housing satisfaction and neighborhood satisfaction. Two individual items were included as predispositional constraints. In the LeBrasseur et al. (1988) analysis the item, "Families get into trouble when they don't plan ahead for their housing needs," loaded on the

Table 1-1. The Leford Test of Tenant Locus of Control

1. In most neighborhoods, there are rarely people who think the way I do.
2. Tenants can explain to a landlord or housing board how their policies really affect them.
3. Most people don't realize the importance of chance in obtaining subsidized housing.
4. *Families get into trouble when they don't plan ahead for their housing needs.*
5. If a family can afford to buy a home, they probably have financial help from relatives.
6. I usually pick good neighborhoods to live in.
7. It's usually better to wait for your new neighbor to take the first step in getting acquainted.
8. If people try hard, they can make a pleasant home out of inadequate housing.
9. **Families that set their hearts on owning their own home are bound for disappointment because they can't beat the system.**
10. **The system seems to work against families who need housing assistance.**
11. I find that wherever I move, there are some people who share my ideas.
12. Most families can own their own home if they're patient and work hard.
13. **Landlords and housing boards just don't listen, and can't understand tenants' views.**
14. Extending a welcoming smile over the back fence to a new neighbor often leads to friendship.
15. No matter where I move, I end up with some difficult neighbors.
16. The idea that the local housing authority is unfair to families is nonsense.
17. **Many families are inadequately housed, and that's not likely to change.**
18. If tenants in public housing had permission to make minor repairs, most projects would not be in such disrepair.
19. *No matter how hard you try, inadequate housing makes your life miserable.*
20. With lots of hard work and some luck, most families can still own their own home.

Items were recoded so that high scores implied a more internal locus of control. Bolded indicators formed the scale to measure external control. Items in italics were included as single items in the models of housing and neighborhood satisfaction.

factor termed system control. The item, "No matter, how hard you try, inadequate housing makes your life miserable," loaded on the fourth factor and reflected a belief that tenants have little control over their environment. Self-efficacy was measured by a single indicator, "When I make plans, I am almost certain I can make them work."

<u>Household organization constraints</u>

Willingness to work for community improvement was measured by an index composed of five items (see Appendix). Principle components factor analysis of the five items identified one factor. The items were weighted by the factor loadings and summed to form the index; the internal consistency of the index as measured by an unstandardized Cronbach Alpha was .87.

Nine items indicators of activism about housing issues were examined. Principle components factor analysis of the items identified one factor; the items were weighted by the factor loadings and summed to form an index (see Appendix). The internal consistency of the index as measured by an unstandardized Cronbach Alpha was .75.

The mail survey included 20 items from the Buehler and Hogan study (1987) designed to measure planning styles of single-parent families. Principle components factor analysis identified seven factors. The identified factors did not correspond with the planning styles in the Buehler and Hogan study. Conceptually the factors did not appear to represent planning or managerial behaviors. Crosstabulations of the individual items and housing satisfaction identified a significant relationship with only one item. The one item[1] that measured financial stress was included in the analyses as a household constraint; high scores indicated high levels of stress.

Discrimination

Two measures of discrimination were included in the model. Expectations of discrimination in the housing market was measured by an index of three items. The items were summed to form an index; the internal consistency of the index as measured by an unstandardized Cronbach's Alpha was .82. A single indicator measured if the respondent felt that she had experienced discrimination while searching for housing.

Residential characteristics

The dwelling type was measured by a dichotomous variable; "1" if it was a single-family detached unit or "0" if not. The number of rooms indicated the size of the dwelling. Safety was measured by an index of two items: "How safe do you feel in your home"; and "How safe do you feel in your neighborhood," which were summed. The correlation between the two items as measured by an unstandardized Cronbach Alpha was .90. Attachment and informal support in the neighborhood was measured by "Number of people known in the neighborhood well enough to say 'hello'."

Residential satisfaction

Separate models were specified for two components of residential satisfaction. Housing satisfaction was measured by a global indicator, "Tell me how you feel about your overall home?" Neighborhood satisfaction was measured by an index composed of three questions that asked the respondent to rate her level of satisfaction with neighborhood services, neighborhood safety, and overall neighborhood. The internal consistency of the index as measured by an unstandardized Cronbach Alpha was .90.

Regression Analyses

Fourteen variables measuring constraints and residential characteristics predicted both housing satisfaction and neighborhood satisfaction; the results are summarized in Tables 2-2 and 2-3. Independent variables that were not significant predictors (p >.10) in either model were eliminated: external locus of control; willingness to work; expectations of discrimination; and number of rooms. The revised trimmed models containing ten independent variables were tested. In order to retain all cases, mean values were substituted for missing information in all the regressions.

Table 2-2. Full model of housing satisfaction

Variables	b	Beta	Sig.t
<u>Resource</u>			
AFDC	.453	.207	.032
Education	.209	.203	.055
<u>Predispositional</u>			
Not planning leads to trouble	-.164	-.174	.093
Inadequate housing makes life miserable	-.294	-.244	.026
External tenant locus of control	.079	.152	.196
Self-efficacy	.182	.183	.076
<u>Household organization</u>			
Willingness to work for improvements	.050	.153	.159
Active in community housing issues	-.140	-.307	.010
Financial stress	-.240	-.281	.011
<u>Discrimination</u>			
Expectation of discrimination	-.063	-.185	.138
Experienced discrimination	.089	.090	.359
<u>Residential characteristics</u>			
Single family home	.246	.128	.209
Number of rooms	.131	.159	.131
Feel safe	-.069	-.082	.430
Friends in neighborhood	.100	.112	.263
R^2	.453		
Adjusted R^2	.329		

Table 2-3. Full model of neighborhood satisfaction

Variables	b	Beta	Sig.t
Resource			
AFDC	.660	.094	.296
Education	.432	.132	.187
Predispositional			
Not planning leads to trouble	.259	.086	.375
Inadequate housing makes life miserable	-.876	-.229	.028
External tenant locus of control	-.020	-.012	.913
Self-efficacy	.123	.039	.687
Household organization			
Willingness to work for improvements	.016	.015	.881
Active in community housing issues	-.130	-.090	.420
Financial stress	.325	.120	.248
Discrimination			
Expectation of discrimination	-.109	-.100	.394
Experienced discrimination	-.012	-.003	.966
Residential characteristics			
Single family home	.920	.150	.122
Number of rooms	.089	.034	.731
Feel safe	1.254	.464	.001
Friends in neighborhood	.542	.192	.046
R^2	.506		
Adjusted R^2	.394		

The results from the regression analysis of the trimmed model of housing satisfaction are reported in Table 2-4. Single parents who receive Aid to Families with Dependent Children are more likely to be satisfied with their housing. Single parents who agree that not planning for housing leads to trouble and inadequate housing makes life miserable, and have a low level of self-efficacy are likely to report a low level of housing satisfaction. Individuals who report high levels of activism in housing issues are also likely to be dissatisfied with their housing. Households experiencing a high level of financial stress are more likely to be dissatisfied with their housing. The trimmed model explained 28% of the variance in housing satisfaction.

The results of the trimmed model of neighborhood satisfaction are reported in Table 2-5. Three variables are significant predictors ($p < .05$). Respondents who agree that not planning for housing leads to trouble, who feel safe, and who have friends in the neighborhood are more satisfied with their neighborhood.

Discussion

Separating residential satisfaction into two components, housing and neighborhood, and analyzing individual models emphasizes that different factors predict the different components of residential satisfaction. This finding supports

Table 2-4. Trimmed model of housing satisfaction

Variables	b	Beta	Sig.t
<u>Resource</u>			
AFDC	.518	.236	.016*
Education	.181	.176	.097
<u>Predispositional</u>			
Not planning leads to trouble	-.144	-.153	.124
Inadequate housing makes life miserable	-.249	-.207	.061
Self-efficacy	.229	.230	.022*
<u>Household organization</u>			
Active in community housing issues	-.148	-.325	.002*
Financial stress	-.270	-.316	.002*
<u>Residential characteristics</u>			
Single family home	.352	.183	.065
Feel safe	-.053	-.063	.551
Friends	.078	.088	.373
R^2	.372		
Adjusted R^2	.284		

* Significant at $p \leq .05$

Table 2-5. Trimmed model of neighborhood satisfaction

Variables	b	Beta	Sig.t
Resource			
AFDC	.716	.102	.237
Education	.374	.114	.226
Predispositional			
Not planning leads to trouble	.263	.087	.323
Inadequate housing makes life miserable	-.815	-.213	.031*
Self-efficacy	.158	.050	.573
Household organization			
Active in community housing issues	-.160	-.110	.243
Financial stress	.262	.096	.289
Residential characteristics			
Single family home	.976	.159	.072
Feel safe	1.264	.468	.001*
Friends	.550	.198	.027*
R^2	.509		
Adjusted R^2	.429		

* Significant at $p \leq .05$

research, "Neighborhood and housing satisfaction are indicated as two distinct concepts given that their effects differ" (Crull, et al., 1991, p. 62).

In this analysis, receipt of AFDC, a resource, self-efficacy, a predispositional constraint, and two measures of household organization, activism and financial stress, were the best predictors of housing satisfaction. The measures from the Leford Test of Tenant Locus of Control (LeBrasseur et al., 1988) were not powerful predictors of housing satisfaction. Two residential characteristics, feeling safe and friends in the neighborhood, and one item from the Leford Test, inadequate housing makes life miserable, were the most powerful predictors of neighborhood satisfaction.

Interestingly, a measure of the predisposition of the household, not planning for housing leads to trouble, was a significant predictor of both housing and residential satisfaction. Perhaps this group of low-income single mothers who have obtained Section 8 housing benefits recognized the importance of planning and managing in determining their housing and neighborhood situations and resulting satisfaction.

It was disappointing that two instruments identified in a review of the literature, the Leford Test (LeBrasseur, et al., 1988) and the Beard and Firebaugh questions used by Buehler and Hogan (1986) to identify planning styles, did not identify similar factors when tested on this population. However, the questions used to measure activism versus apathy did test well as an index. The power of the index measuring activism supports the Priemus theory that activism was negatively related to residential satisfaction.

The results add to previous research; predispositional and household organization constraints contribute to the explanation of residential satisfaction (Francescato, et al., 1979; Michelson, 1977). This study suggests that psychosocial measures of constraints add more to the explanation to models of housing satisfaction than residential characteristics, such as type and size of the dwelling. Feeling safe and having friends in the neighborhood appear to be powerful predictors of neighborhood satisfaction. Although low-income single-parent families may not have the economic resources that allow a great deal of choice in neighborhood settings, they may feel that they have greater control over their interior environments. The psychosocial measures of personality characteristics measure the household's ability to adapt to their personal space.

Residential satisfaction is a powerful predictor of housing adjustment and adaptation behaviors. If able, dissatisfied households will adjust by moving or altering their dwelling until the household is satisfied. Households with severe constraints choose other behaviors: 1) adapt the household's expectations, standards, or comparison levels; 2) engage in pathological behaviors; or 3) engage in social action (Morris & Winter, 1993). For low-income single parents, the best determinants of housing satisfaction are the predispositional and household organization constraints that predict the ability to adapt to their housing situation (Morris & Winter, 1993; Premius, 1986; Quercia & Rohe, 1993).

The index measuring activism in community housing issues is a significant predictor and negatively related to residential satisfaction, however, the index measuring willingness to work on improving housing is not a significant predictor. This finding suggests that actual participation is more important in explaining residential satisfaction than willingness to work; in other words, action explains more than intentions.

Implications

In the past, "the point of view of residents has not been sufficiently stressed either in research or in the formulation and evaluation of policy" (Francescato, et al. 1979, p. 8-1). The identification of factors that affect the housing adjustment behavior of low-income single-parent families informs policy makers. This research suggests that programs that increase the level of resources and encourage self-efficacy increase participant's housing satisfaction. It is likely that programs that support an internal locus of tenant, teaching parents how to formulate and carry through with plans, positively influence both housing and neighborhood satisfaction.

Housing programs that encourage participatory management and provide residents with a sense of control over their environment should result in residential satisfaction for participants. It is likely that programs that are very restrictive and offer little opportunity for control over the residential environment will result in less satisfaction for residents.

The Section 8 certificate program provides self-motivated low-income families with assistance in paying for housing. It also requires that participants contribute 30% of their adjusted monthly income toward their rent. Only families who successfully negotiate with a landlord to agree to participate in the program benefit from the assistance. It would be interesting to test this model on a control groups of similar low-income single mothers without Section 8 benefits to discover whether constraints and residential satisfaction differ, in other words, assess whether program participants differ from nonparticipants. A longitudinal analysis of households entering the program and exiting the program would measure whether the program participation influences predispositional and organization constraints, and residential satisfaction.

Endnotes

1. The question, "The family often wants things we cannot afford", indicated financial stress. Responses were measured on a five-point Likert scale; 5= "exactly like my family" and 1= "not like my family". Mean response was 3.046.

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Appendix 1. Variables

Name	Type of variable (Range)	Mean (Std. Dev)	Description
Resource Constraint			
Receipt of AFDC	dichotomous 1=Yes 0=No	.753 (.431)	Receive Aid to Families with Dependent Children
Education	continuous 1=<high school 2=high school graduate 3=some college 4=college graduate 5=graduate or professional	2.481 (.918)	Formal education
Predispositional Constraint			
Not planning leads to trouble.	5-point Likert scale 1=agree strongly 5=disagree strongly (1 - 5)	2.111 (.786)	"Families get into trouble when they don't plan ahead for housing needs."

Appendix 1. continued

Inadequate housing makes life miserable.	5-point Likert scale 1=agree strongly 5=disagree strongly (1 - 5)	2.691 (1.002)	"No matter how hard you try, inadequate housing makes life miserable."
External tenant locus of control	5-point Likert scale 1=extremely dissatisfied 5=extremely satisfied (5 - 20)	7.285 (1.809)	Index composed of five items: "In most neighborhoods, there are rarely people who think the way I do"; "Families that set their hearts on owning are bound for disappointment"; "It's usually best to wait for neighbor to take first step"; "Landlord's don't listen"; and "If tenants had permission to make repairs, project would not be in disrepair." Alpha=.70
Self-efficacy	5-point Likert scale 1=agree strongly 5=disagree strongly (1 -5)	3.512 (.946)	"When I make plans, I am almost certain I can make them work."

Appendix 1. continued

<u>Organization constraint</u>			
Willingness to work to improve residential environment	5-point Likert scale 1=disagree strongly 5=agree strongly (5 - 25)	14.136 (2.874)	Index composed of five items: "I would like to work on committee to improve housing in community"; "I would like to work on committee to improve neighborhood"; "I would like to learn household repairs"; "I ant to participate with others to improve housing";and "I want to participate with others to improve neighborhood". Alpha=.87
Active in housing issues	continuous 1=no; 2=yes (9 - 18)	3.280 (2.070)	Index composed of nine items: "Discuss tenant problems with landlord"; "Persuade other to discuss problems"; "Attended a tenant's meeting"; "Talked with friends about housing problems in general"; "Talked with friends about community housing problems"; "Talked with friends about personal housing problems"; "Talked with family about housing problems in general"; "Talked with family about community housing problems"; and "Talked with family about personal housing problems". Alpha=.75

Appendix 1. continued

Financially stress	continuous (1=Exactly like my family 5=Not like my family)	2.963 (1.105)	"The family often wants things we cannot afford".
Discrimination			
Expectations of discrimination in housing market	continuous (1=Strongly disagree 5=Strongly agree)	11.462 (2.757)	Index compose of three items "people like me: are discriminated against in mortgage loan; have limited opportunities to choose housing; and discriminated against in rental market". Alpha=.82
Experienced discrimination	dichotomous (1=Yes 0=No)	.646 (.961)	Discriminated against when looking for housing
Housing characteristics			
Single family home	dichotomous (1=Yes 0=No)	.610 (.491)	Current type of residence
Rooms	Continuous (0 - ≤6)	4.793 (1.141)	Number of rooms in current residence

Appendix 1. continued

Neighborhood characteristics			
Safe	Continuous (1=very unsafe 3=very safe) (2 - 6)	4.805 (1.112)	Index composed of two items: "How safe to you feel in your home" and "How safe to you feel in your neighborhood" Alpha=.90
Friends	Continuous (0=none - 4=≥16)	2.073 (1.063)	Number of people known in neighborhood well enough to say hello.
Residential Satisfaction			
Housing satisfaction	5-point Likert scale 1=extremely dissatisfied 5=extremely satisfied (1 - 5)	3.705 (.944)	Satisfaction with overall home.
Neighborhood satisfaction	5-point Likert scale 1=extremely dissatisfied 5=extremely satisfied (3 - 15)	10.406 (3.000)	Index composed of three items, satisfaction with neighborhood maintenance, quietness, and overall Alpha=.90

CHAPTER 3. DETERMINANTS OF HOUSING QUALITY: A COMPARISON OF WHITE, AFRICAN-AMERICAN, AND HISPANIC SINGLE-PARENT WOMEN

A paper published in the Journal of Family and Economic Issues[1]

Christine C. Cook and Marilyn J. Bruin[2]

Abstract

This study examines housing quality among three groups of single-parents women: white, African-American, and Hispanic. Three indicators of housing quality -- crowding, affordability, and satisfaction -- are used to discover the extent to which the three groups experience housing problems. This study also explores differences and similarities in the factors that precipitate housing quality problems for three groups of single parents. Findings suggest important differences and similarities in the nature of housing quality problems among white, African-American, and Hispanic single-parent women. The specified variables explain about 20% of the variance in crowding, affordability, and housing

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[1]Reprinted with permission from Journal of Family and Economic Issues, 15(4), 329-347.

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satisfaction. On measures of objective and subjective housing quality, white single mothers are better housed than their African-American or Hispanic counterparts. Hispanic single mothers have the largest housing cost burden and average more persons per household than did other groups. African-Americans are twice as likely as the other groups to live in low-quality housing and report the lowest average satisfaction with their housing.

Introduction

Housing is a key determinant of quality of life, (Campbell, Converse, & Rodgers, 1976). It is unique among consumer goods in its pervasive economic, social, psychological, and symbolic significance (Smizik & Stone, 1988; Stone, 1986). Americans continue to dream about a nice place to live (Huttman, 1991). Their aspirations remain focused on the attainment of a suburban, single-family detached house. For the most part, this dream and these aspirations are not specific to gender, race, or income (Morris & Winter, 1978; Huttman, 1991).

Opportunities for securing safe and decent shelter are taken for granted by many Americans, yet are often elusive for families headed by women (Birch, 1985; Franck & Ahrentzen, 1988; Mulroy, 1988). Single parents are solely responsible for locating schools and providing food and shelter for their children (Sohoni, 1993). On average, female single parents have only two-thirds to one-half the income of their male counterparts (President's Commission on Housing, 1982). Because male single parents are often viewed as extraordinary and needy in the areas of housekeeping and child rearing, they receive more assistance and social support in parenting their children (Greif, 1985).

In contrast, many single-parent women head low-income, minority families and live in neighborhoods without the services they need (Cook & Bruin, 1993; Spain, 1988, 1990). Single mothers often report feelings of isolation, role overload, and a lack of access to public and social resources (Ahrentzen, 1989; Birch, 1985; Franck, 1988; Leavitt, 1989; Leavitt & Saegert, 1984; Sprague, 1991; Stoner, 1986; Winter & Morris, 1982). They are twice as likely to live in housing defined as inadequate by the U. S. Bureau of the Census (President's Commission on Housing, 1982).

This investigation examines and compares the housing situations of white, African-American, and Hispanic families headed by single-parent women to ascertain similarities and differences in background, income, housing, and location among the three groups of single-mother households. Of special concern is the role of income and housing subsidies in attenuating housing quality problems.

Background

This research is part of a larger study on families at risk of serious housing problems. Female-headed households were identified as one of five population groups in danger of experiencing difficulty in affording adequate housing. As a part of this larger study, several objectives were specified: (a) to discover the extent to which female-headed households experience housing problems and the factors precipitating these problems; (b) to identify differences and similarities in background, income, housing, and location among the groups of households headed by single-parent women; and (c) to evaluate the effectiveness of existing income and housing assistance programs in ameliorating or preventing housing difficulties of female-headed households, defined as single mothers with children under 18 years of age living in the home.

Housing quality has been measured in many ways (Spain, 1990). The American Housing Survey (AHS) provides several measure of unit quality: monthly housing costs, which include maintenance costs; resident satisfaction; and physical deficiencies within the unit. In this research, three indicators of housing quality are investigated: (a) number of persons per rooms; (b) percentage of income devoted to housing costs; and (c) satisfaction with housing. An scale developed by AHS includes measures of the physical conditions of the exterior and interior of the dwelling and indicates the adequacy of a dwelling to shelter a family. In this analysis, the measure adequacy of the unit is a predictor of housing quality. Number of persons per room is the indicator of crowding used by the U. S. Census. Traditionally, when the number of persons per room exceeds 1.01, the unit is deemed to be crowded. When the housing expenses-to-household income ratio exceeds .30, housing is said to be a cost burden. Recent research has shown that the ability to afford suitable housing is one of the most pressing problems for single-parent women (Birch, 1985; Bratt, Huttman, & Meyerson, 1986; Kammerman & Kahn, 1988; Mulroy, 1988; Schwartz, Ferlauto, & Hoffman, 1988; Winkler, 1993).

Residents' assessments of their housing are important indicators of residential quality or adequacy in meeting the family's housing needs. Prior research confirms that satisfaction with housing is the result of a complex process and that the degree of satisfaction varies within and among population subgroups (Cook & Bruin, 1993; Galster, 1987; Galster & Hesser, 1981). Residents' satisfaction with their housing is influenced by how adequately it meets family needs.

Each of the three measures of housing quality can be viewed as an adjustment strategy or coping mechanism for dealing with poverty (Roberts, 1991). That is, poor women who head families may adjust housing quality to fit their resources by altering household configuration, paying more than the recommended 25% of income for housing expenditures, or residing in units deemed unsatisfactory. Very little research examines housing quality and coping strategies in female-headed families. Attention to African-American and Hispanic women especially is lacking in reported research.

Research methods

Data for this analysis are drawn from the 1987 national American Housing Survey (AHS), conducted by the U.S. Census Bureau for the U.S. Department of Housing and Urban Development. AHS provides detailed information on 50,000 housing units and their current occupants. Every two years, data from each housing unit and its current occupants are gathered through interviews with a reference person, the individual identified as the owner or renter of the dwelling.

The sample consists of 2725 unmarried mothers with a child under 18 years of age in the household. Three mutually exclusive reference groups are analyzed according to race and ethnicity.[1]

Frequency distributions were used to compare the three groups of single-parent women. Stepwise regression was employed to identify the relationships among background, income, housing, and location variables and indicators of housing quality. In stepwise regression, the inclusion of variables in the equation was combined with deletion of variables that no longer met the criterion at each successive step (Nie et al, 1970). Because the procedure permitted the examination of each independent variable and its contribution to the final equation at each step, it provided additional understanding of the nature of interrelationships among variables. Some variables never entered the equation as the statistical criteria were not met; therefore, only significant variables were reported in the tables summarizing the regression analyses.

The three reference groups were compared on each of the three measures of housing quality. Both crowding and housing cost burden were continuous variables. Housing satisfaction, a categorical variables with 10 response categories, was treated as a continuous variable.

Dependent variables

Three indicators of housing quality or adequacy were examined: the degree of crowding; housing cost burden; and housing satisfaction. First, the degree of crowding was calculated by dividing the number of persons residing in the household by the number of rooms in the housing unit. Less crowding has typically been associated with higher-quality housing. Poorer households often increase the number of household members to reduce housing costs. The addition of each household member may increase the number of potential income sources that can be applied toward housing expenses.

In housing research, the ratio of housing costs to income is a measure of housing affordability (Dolbeare, 1983). Housing costs that exceed 30% of income are considered to be a burden and unaffordable. Housing affordability is used to evaluate the degree to which female householders experience housing problems; the factors that affect housing affordability are viewed as any condition that may underlie, precipitate, or attenuate housing quality. In this study, the second measure of housing quality, the percent of income spent on housing, was a continuous variable calculated by dividing monthly housing expenses by total monthly household income.[2]

The third measure of housing quality, satisfaction with the house as a residence, was rated on a scale in which "1" was worst and "10" was best. Housing satisfaction reflected the respondent's personal view of the quality or adequacy of the housing unit occupied. Housing satisfaction generally has been quite high among American households, although for some groups, limited family resources constrain opportunities to alter or move from the dwelling and result in dissatisfaction with the dwelling (Morris & Winter, 1978; Michelson, 1977). Furthermore, small increases in housing quality trigger greater increases in level of satisfaction for African-

Americans than for white Americans (Fried, 1982; Kinsey & Lane, 1983).

Independent variables

Independent variables were selected to measure characteristics of members of the household and the economic status of the household. Two measures of participation in public assistance programs were included to test their relationships with housing quality. Six variables were included to measure the characteristics of the physical dwelling. The reference person's acknowledgment of neighborhood problems, region of the country, and having moved into the dwelling within the previous 12 months indicated location characteristics.

Background characteristics. Indicators of the sociodemographic characteristics of reference person included age and educational attainment of the reference person, presence of at least one child under 6 years, and marital status.[3]

Several income-related variables were used in the investigation: total household income; monthly housing expenditures; and receipt of either housing or income assistance. Total household income was the income from the head of the household and income of any related members of the household. Monthly housing expenditures included monthly housing costs for mortgage or rent payments, taxes, utilities, and property or renter's insurance. The income assistance variable measured the receipt of welfare or Food Stamp benefits by any member residing in the housing unit. The housing assistance variable measured whether the respondent's household resided in public housing, or received a Section 8 rental subsidy, or a low cost mortgage obtained through a government program.[4] The variable measuring housing cost burden was included in the equations predicting crowding and housing satisfaction.

Housing characteristics. Measures of housing characteristics included tenure, housing adequacy, number of rooms, number of bathrooms, residence in a mobile home, and year the unit was built. The dwelling adequacy variable was calculated by AHS was an index composed of responses to questions about plumbing, heating, electricity, upkeep, and hallways. Response categories were coded in the American Housing Survey as either an adequate, moderately inadequate, or severely inadequate dwelling.[5]

Location characteristics. Location variables revealed the extent to which more broadly defined geographic features of the neighborhood or region affect housing quality. If something about the neighborhood was bothersome to respondents they indicated yes, there are bothersome elements in the neighborhood, or no, there are not. Region of the country was included in the model. Last, a variable indicated if the included in the model. Last, a variable indicated if the respondent had moved to the current housing unit within the last 12 months.[6]

Results

The sociodemographic profile of the three groups of single-parent women is summarized in Table 3-1. African-American and Hispanic single-parent women had the lowest incomes and the largest households. Forty-seven percent of the white households, 67.0% of the African-American households, and 64.7% of the Hispanic households spent more than 30% of their monthly income on housing costs.

The majority (57.4%) of the white single mothers were divorced, 11.5% had never married, and 15.4% were separated; 33.7% had a child under 6 years of age. Only 23.4% of the African-American mothers were divorced, 40.1% had never married, and 23.3% were separated. Among the Hispanic single mothers 32.5% were divorced, 30.1% had never married, and 25.5% were separated. Almost half of the African-American and Hispanic single-parent women had a child under 6 years of age.

The receipt of income and housing assistance varied among the three groups. Among white households, almost 30% received income assistance; 55.3% of African-American and 54.2% of Hispanic households received income assistance. Among the white households, 12.8% received housing assistance; 31.7% of

Table 3-1. Characteristics of female-headed households in 1987 American Housing Survey

Variable	White	African-American	Hispanic
Dependent variables			
Mean housing cost burden	0.38	0.48	0.49
Percent housing burden >30%	46.8%	67.0%	64.7%
Percent housing burden >50%	23.7%	33.0%	39.9%
Mean number of persons per room	0.59	0.76	0.83
Mean housing satisfaction	7.7%	7.3%	7.2%
Background characteristics			
Mean age	38	38	36
Mean grade level	12.3	11.6	9.9
Mean household size	3.0	3.7	3.6
Mean number of children	1.4	1.5	1.6
Percent with children under 6	33.7%	47.4%	48.1%
Percent divorced	57.4%	23.3%	32.5%
Percent never-married	11.5%	40.1%	30.1%
Income characteristics			
Mean household income	$20,30 3	$13,732	$15,575
Mean monthly household costs	$430	$339	$397
Percent income assistance	29.2%	55.3%	54.2%
Percent housing assistance	12.8%	31.7%	18.9%
Housing characteristics			
Percent homeowner (tenure)	45.3%	25.7%	18.9%
Percent moderately inadequate	8.2%	16.8%	13.6%
Percent inadequate	1.4%	5.3%	2.1%
Mean number of rooms	5.3	5.0	4.5
Mean number of baths	1.2	1.1	1.1
Percent in mobile home	3.6%	2.5%	2.8%
Location characteristics			
Percent with neighborhood problems	47.0%	25.7%	44.9%
Percent moved within one year	29.9%	27.8%	30.1%
Mean neighborhood satisfaction	7.5	6.9	7.1
N	1,602	837	286

the African American households, and 18.9% of the Hispanic households received housing assistance.

Less than half of the single-parent female householders owned their homes. Hispanic and African-Americans were less likely than white single mothers to own their homes. Despite their tenure status, differences in housing costs between white and Hispanic single-parent women were not large.

The physical adequacy of housing dwellings differed by race and ethnicity. Almost 17% of the African-American single-mother households lived in moderately inadequate dwellings, compared to 8.2% of the white and 13.6% of the Hispanic single-mother households. White single-mother households were more likely than African-American and Hispanic single-mother households to live in a mobile home. Over 40% of respondents in each group reported living in neighborhoods with at least one bothersome problem.Regardless of background, income, or housing characteristics, the three groups of single-parent women reported a high degree of satisfaction with their housing and neighborhoods.

Regression analyses for the three groups of single-mother households are reported for each dependent variable. The results of the regression analyses to predict crowded housing are summarized in Table 3-2.

<u>Crowding</u>

Several of the background variables were important to the explanation of crowding among single-parent women. For white single-parent women, increased age was associated with crowding. For Hispanic single-parent women the opposite was true; the younger the household head the more likely the unit

Table 3-2. Regression coefficients for models of housing crowding

Variable	White	African-American	Hispanic
Background characteristics			
Age	.06 (.01)		-.15 (-.01)
Education	-.15 (-.01)	-.14 (-.01)	-.39 (-.03)
Child under 6 years	.23 (.12)	.25 (.15)	.12 (.08)
Income characteristics			
Household income	.09 (1.36)	.18 (5.06)	
Income assistance	.09 (.04)	.22 (.15)	
Housing assistance	-.05 (-.03)		
Housing characteristics			
Tenure	-.14 (-.07)		
Adequacy	.05 (.03)	.17 (.10)	
Number of baths	-.11 (-.04)	-.06 (-.05)	
Location characteristics			
West	.05 (.03)		
North Central			-.18 (-.23)
Adjusted R^2	.16	.21	.19
F-value	31.80	39.10	18.63
(significance level)			
N	1,602	837	286

Note: Unstandardized coefficients are in parentheses below beta coefficients. Variables significant at the $p < .05$ level are reported. Variables that did not enter the three equations of housing crowding were: divorced; widowed; monthly housing expenses; number of rooms, mobile home; year dwelling was built; neighborhood problems; living in the south; and moved in last year.

was to be crowded. Age was not a significant predictor of crowding for African-American single-mother households.

For all groups of single-parent female-headed households examined, lower educational status predicted in an increased likelihood of living in crowded conditions. This finding was not surprising since earning capacity is tied to years of schooling. The presence of children under 6 years of age also increased the likelihood of crowding among all three groups. Marital status did not contribute to an explanation of crowding among any of the groups.

Household income and the receipt of income assistance were positively related to crowding in white and African-American single-mother households. Housing assistance decreased the likelihood that white single-mother households lived in crowded units. The role of government assistance in attenuating crowded suggested by the data is interesting. For white and African-American women, receiving this assistance was positively associated with crowding. Those single-parent women who received government income assistance were more likely than those not receiving this aid to live in crowded conditions. This finding suggested that receiving income subsidies did little to improve crowded conditions among white and African-American single-parent households. None of the specified income variables significantly contributed to the explanation of crowding in Hispanic female-headed families.

On the other hand, receiving housing assistance decreased the likelihood that housing units occupied by white female-headed households were crowded. For African-American and Hispanic households, however, housing assistance was not significantly related to crowding. Monthly housing expenses and housing cost burden were not significant predictors of crowding for any of the groups examined.

The likelihood of living in crowded conditions was associated with renting for households headed by a white female single-parent; tenure was not a significant predictor of crowding for either the African-American or Hispanic female single-parent households. For white and African-American female-headed households crowding was associated with the adequacy of the housing unit; the more adequate the unit the more likely it was crowded. For white and African-American single-mother households fewer bathrooms predicted less crowding; perhaps additional bathrooms make crowding more acceptable. Neither the fact that the residential unit was a mobile home nor its age--the year it was built--was associated with crowded housing conditions.

White single-parent households in the western region were more likely than white single-parents who resided in the northeast to live in crowded units. Hispanic single-parent households who lived in the north central region were less likely than their counterparts in the northeast to have crowded units. Apparently, in the north central region, comparatively larger housing units were available to these single-parent women.

The R^2 values indicated that approximately 20% of the variation in crowding patterns among African-American and Hispanic single-parent women was explained by the specified variables (R^2 = 0.21 and 0.19 respectively). Crowding among similar white households was less well explained (R^2 = 0.16). For the single-mother households examined, the background characteristics, age and having a child under 6 years of age, contributed to the explanation in crowding. Income characteristics were important predictors of crowding for white and African-American households headed by single-parent women, but not significant for Hispanic single-mother households.

Housing Cost Burden

Because housing cost burden was calculated by dividing monthly housing expenditures by monthly household income neither variable was included in the equation to predict housing cost burden. Regression analyses to predict housing cost burden for the three groups are summarized in Table 3-3. Among white, African-American, and Hispanic female-headed families, age and marital status were significant predictors;

Table 3-3. Regression coefficients for models of housing cost burden

Variable	White	African-American	Hispanic
Background characteristics			
Age	-.10 (-.01)	-.13 (-.01)	-.10 (-.01)
Education	-.06 (-.01)		
Divorced	.05 (.04)	.25 (.15)	
Income characteristics			
Income assistance	.38 (.27)	.31 (.26)	.45 (.30)
Housing assistance		- .12 (-.10)	-.11 (-.09)
Housing characteristics			
Crowding	-.06 (-.08)	-.10 (-.12)	
Tenure		-.09 (-.08)	-.11 (-.11)
Adequacy		.08 (.06)	
Year home built		.07 (.01)	
Location characteristics			
West		-.07 (-.08)	
South	-.07 (-.05)		
North Central	-.05 (-.04)		
Moved in last year	.10 (.07)	.07 (.07)	
Adjusted R^2	.22	.18	.26
F-value (significance level)	58.16	21.22	26.63
N	1,602	837	286

Note: Unstandardized coefficients are in parentheses below beta coefficients. Variables significant at the $p < .05$ level are reported. Variables that did not enter the three equations of housing cost burden were: widowed; child under 6 years; number of rooms; number of baths; mobile home; and neighborhood problems.

being young and divorced increased the likelihood that households experienced housing cost burdens. White single-mother household heads who were less educated were also more likely to be cost burdened than well-educated white single-parents.

Income assistance was positively associated with affordability for all three groups of single-parent mother households. Income assistance was restricted to households with very low-incomes and indicates a household with a low level of financial resources. Households who qualified for and received income subsidies were more likely than those without subsidies to face high housing cost burdens. However, the receipt of housing assistance that targets housing costs reduced the cost burden of the African-American and Hispanic households.

Several housing and location characteristics predicted housing cost burdens among those investigated. For white and African-American single-parent women, housing cost burden was greater among the less crowded households. African-American and Hispanic single-mother households who were homeowners were less likely than renters to be cost burdened.

White single-mother households who lived in the south and north central regions were less cost burdened than similar households in the northeast. African-American households headed by single mothers were less burdened by housing costs in the west than in the Northeast. Among white and African-American single-mother households, recent movers had greater cost burdens than those who had not moved within the previous 12 months.

The model explained 22% of the variance in housing cost burden among white single-mother households and 18% of the variance among African-American single-mother households. A model with only four significant variables, age, income assistance, housing assistance, and tenure explained 26% of the variance in housing cost burden among the Hispanic single mother households.

Taken together, the results suggested that households headed by younger, less educated, divorced white single-mother households who received income assistance, were less crowded, and had moved within the last year, were more likely than other white households to have incurred higher housing costs relative to household income. Among African-American female-headed households, younger mothers who received income assistance, but did not receive housing assistance were likely to face higher housing cost burdens than other African-American single-mother households. Crowded households were more likely to be cost burdened than those who had less crowding for both white and African-American groups. This finding suggested that adding more persons per room did not reduce housing expenses as a percentage of income. In other words, it does not appear that additional members contributed income to the household.

Among the white and African-American households, recent movers had higher cost burdens. Although the analysis did not indicate whether moving changed monthly housing costs, these households did not appear to have moved into affordable housing. The explanatory power of the three equation to predict housing cost burden for white, African-American, and Hispanic single-parent householders is R^2 = 0.16, 0.21, and 0.19 respectively.

Housing satisfaction

The results of the regression analyses to predict housing satisfaction for the three groups are summarized in Table 3-4. For white single-parent households, older women, those with more household income, and those with a child under 6 years of age reported greater satisfaction with their housing than younger, poorer women without children under 6 years of age in the household.

For white and Hispanic households the greater the level of household income the more likely the respondents reported a high level of housing satisfaction. Only among Hispanic households was the receipt of housing assistance positively related to housing satisfaction; housing assistance was not a

Table 3-4. Regression coefficients for models of housing satisfaction

Variable	White	African-American	Hispanic
Background characteristics			
Age	.14		
	(.02)		
Child under 6 years	.06		
	(.27)		
Income characteristics			
Income assistance	.05		.12
	(6.52)		(1.79)
Housing assistance			.13
			(.82)
Housing characteristics			
Crowding	-.16	- .10	-.13
	(-1.35)	(- .76)	(-.96)
Tenure	.09	.13	.20
	(.29)	(.77)	(1.29)
Adequacy	-.14	- .33	-.17
	(- .81)	(-1.50)	(-.98)
Mobile home	-.07		
	(- .53)		
Year home built	-.18	- .07	
	(- .19)	(- .10)	
Location characteristics			
Neighborhood problems	-.10		-.23
	(-.43)		(-1.14)
Adjusted R^2	.14	.18	.20
F-value	32.31	47.29	13.13
(significance level)	(.01)	(.01)	(.01)
N	1,602	837	286

Note: Unstandardized coefficients are in parentheses below beta coefficients. Variables significant at the $p < .05$ level are reported. Variables that did not enter the three equations of housing satisfaction were: education; divorced; widowed; number of baths; cost burden; west; south; north central; and moved in last year.

significant predictor of housing satisfaction among the other groups. Regardless of the respondent's race or ethnicity, crowding, tenure, and housing adequacy were significant variables in the equations predicting housing satisfaction. White, African-American, and Hispanic single-parent women judged their housing as less satisfying if it was physically crowded, rented, or physically inadequate. For African-American single-parent women these three measures and the age of the structure were the only specified variables important in predicting housing satisfaction.

Living in a mobile home reduced the likelihood that white single-mothers were satisfied with their housing. Among both white and Hispanic single-parent women, the older the unit and the presence of bothersome problems in the neighborhood increased the likelihood that they were dissatisfied with their housing.

Housing and location variables were important predictors in the equations of housing satisfaction among white, African-American, and Hispanic single-parent women. The explanatory power of the specified equations predicting housing satisfaction among white, African-American, and Hispanic households is R^2 = 0.14, 0.18, and 0.20, respectively.

Discussion

The findings suggest similarities in variables that predict housing quality and some differences in the nature of housing quality problems among white, African-American, and Hispanic single-parent women. In general, background and income characteristics of the single-parent women are more important in explaining crowding and affordability than objective qualities of the housing. The specified variables explain up to 20% of the variance in the crowding and housing satisfaction equations and 26% in the housing affordability equations.

Household incomes among African-American and Hispanic single-parent female-headed household are low relative to those of household headed by white single-parent women. Consequently, they experience higher housing expenditure-to-income ratios. Hispanic and African-American households headed by single-parent women also experience more crowding and higher cost burdens than households headed by white single-parent women.

The average (mean) housing cost burden among all the reference groups is greater than 30%. Although 23.7% of the white single-mother households have housing cost burdens greater than 50%, less than 13% of these households receive housing assistance. Among African-American households, 33.0% have cost burdens greater than 50% of their monthly income and

31.7% receive housing assistance. Almost 39.9% of the Hispanic household report housing cost burdens greater than 50% of monthly income and 18.9% receive housing assistance. Obviously, many households in all three reference groups who meet the income guidelines for housing assistance do not receive housing assistance.

Hispanic families headed by single mothers have more persons per room than their counterparts, but the average number of dependent children is the same as for African-American single-parent women. It seems plausible that members of Hispanic single-mother households may be adults contributing to household income, enabling the households to incur higher housing costs. The objective measures of housing quality, crowding and cost burden, suggest that the Hispanic families headed by single-mothers are poorly housed, although their subjective assessment of their situation is not very different from that of single-mother whites and African-Americans. African-American single-parent women, however, are the least satisfied with their housing. The African-American single-parent woman and her children are the most likely to live in inadequate housing and are the least satisfied with their housing.

Taken together, the results of the analyses do not support the idea that single-parent women accommodate their families' housing needs by increasing crowding. Among the

African-American households, however, higher person-per-room ratios predict higher cost burdens, and among the white and Hispanic households crowding is at the expense of subjective housing quality. The more crowded the household, the less likely residents are to be satisfied with their current housing unit.

Surprisingly, housing cost burden is not a significant predictor of housing satisfaction among any of the three groups. Increasing housing expenditures relative to income does not increase or decrease housing satisfaction. The analyses suggest that households headed by single-parent women increase their housing expenditure relative to income so as to meet their housing needs. However, it appears that high cost burdens do not affect their level of satisfaction with their current housing unit.

Conclusions

Housing affordability is one of the most pressing problems facing single-parent women. Whether increasing housing costs relative to income is a mechanism used to ensure that housing quality is maintained or simply the effect of shrinking supplies of affordable housing is unclear from this analysis.

Better understanding of households' cost burdens has implications for housing policy. The results indicated that single-parent women needed assistance, yet income assistance alone did not guarantee access to decent and affordable housing. Public income subsidies to white, African-American, and Hispanic single-parent households did not reduce their housing cost burdens. In fact, the contrary was true. There was a positive relationship between income assistance and greater housing cost burdens. Housing subsidy assistance that provides subsidies to supply a specific number of rooms based on the configuration of the household, did relieve crowding in households headed by African-American and Hispanic single mothers.

Because housing quality in the United States depends largely on the ability to purchase it, single-parent women, who typically are constrained by limited resources, are likely to be renters (Spain, 1990). The supply of low-cost, affordable rental housing is shrinking at an alarming rate. The lack of affordable rental housing forces single-parent women to pay excessive amounts of the income simply to house their families. As a result, they have very little income left over for other necessities and virtually no money for discretionary spending. The rental housing market presents other obstacles for women as well (Spain, 1990). Although the practice is now illegal, single mothers with children, and particularly minority women, continue to experience discrimination in the housing market. It is likely, that over the next five to ten years, the diminishing supply of rental housing and increasingly subtle forms of discrimination will result in shortages of rental housing and increased housing cost burdens for single-parent women.

Despite the rapid increase in families headed by single mothers, sufficient attention has not been paid to the quality of their housing environments. Recent data suggest that more than half of all children will spend part of their youth in a single-parent household, almost always headed by a woman. As the results of this study indicate, many of the women and children in female-headed households will experience housing quality problems. While these problems are rooted in the low earning capacity and incomes of single-parent women, the consequences of these housing quality problems transcend economic deprivation. The location and condition of housing is both the socio-psychological and physical context for children's development. The quality of education, employment opportunities, social and recreational activities, and support services are shaped by the neighborhood. Residential quality can be used to assess the success of housing developments and neighborhoods (Spain, 1990). In addition, poor housing quality has been linked to low self-esteem and diminished quality of life (Sprague, 1991).

This research contributes to an understanding of the housing needs and adjustments of female-headed families.

Findings can be used to direct public policy intervention and can direct efforts to correct inequities. Much of the recent funding in cities and towns in the United States has been directed to economic development efforts most of which have failed to focus on housing needs of residents and potential residents. Despite changing demographics, new residential developments continue to cater to two-adult households. The women and children in the households examined in this study need more sensitive initiatives and bold planning. Continued research in this arena is needed to help evaluate existing housing and neighborhoods, to design more appropriate strategies for future single parents and their children, and to formulate suitable policies to remedy existing inequities.

Endnotes

1. To allow for comparisons among mutually exclusive groups, women who identified themselves as Hispanic were eliminated from the white and African-American groups and regardless of race were categorized as heads of Hispanic households. Only 3.6% of the Hispanic householders also identified themselves as African-American.

2. Respondents who reported a zero cost burden and those who reported housing costs greater than 2.2 times their monthly income were eliminated from the sample. Although trimming outliers from the sample eliminated information, in this study the analysis was more meaningful after the outliers were eliminated.

3. Coding was as follows: age (continuous); educational attainment of the single-parent woman (0 = never attended, 1 = Grade 1 through 12, 2 = 1 year of college, 3 = 2 years of college, 4 = 3 years of college, 5 = 4 years of college, 6 = 1 year of graduate school, 7 = 2 or more years of graduate

school); presence of at least one child under 6 years (1 = yes and 0 = no); marital status of the single-parent (1 = widowed, 0 = not widowed; 1 = divorced, 0 = not divorced).

4. Coding for the intervening variables was: housing assistance (1 = receives any one of the three forms of rental or owner housing assistance; 0 = does not receive housing assistance); public income assistance (1 = respondents receives either welfare or food stamps, 0 = does not receive public income assistance).

5. Coding for the housing/location variables was as follows: tenure (1 = own, 2 = rent); housing adequacy (1 = adequate, 2 = moderately inadequate, 3 = severely inadequate); baths (0 to 9 = 0 to 9 bathrooms, 10 = 10 or more bathrooms); residence in a mobile home (1 = living in a mobile home, 0 = not living in a mobile home); year the unit was built (1 = units built between 1985 and 1987, 2 = between 1980 and 1984, 3 = between 1940 and 1979, 4 = Pre-1939 units); year moved into dwelling (0 = did not move to the unit within the last 12 months, 1 = the respondent moved to the current housing unit within the last 12 months).

6. Coding for the location variables was as follows: neighborhood problems (1 = yes something is bothersome in the neighborhood, 0 = no there is nothing bothersome about the neighborhood); region of the county: North Central (1 = lived in North Central region, 0 = not in North Central); South (1 = lived in South, 0 = not in South); West (1 = lived in West, 0 = not in West); Northeast was the base category. Year moved (0 = did not move to the unit within the last 12 months, 1 = the respondent moved to the current housing unit within the last 12 months).

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CHAPTER 4. OUTCOMES OF DIVORCE AND REPORTED CHANGE IN QUALITY OF LIFE

A paper prepared for the 42nd Conference of the American Council of Consumer Interests

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Abstract

A structural equation model to predict reported change in quality of life for divorced parents is tested with LISREL 7. The independent variables include measures of resource, predispositional, organization, and discrimination constraints. The mediating effects of outcomes of divorce, or the decisions regarding custody of children and possession of the marital home, are estimated. Findings suggest that custody of children and possession of the marital home do not mediate the effects of constraints on reported change in quality of life following divorce. For divorced parents, separately receiving custody of the children or remaining in the marital home predict improvement in quality of life. However, the combination of custody of the children and remaining in the marital home predict a decline in reported quality of life. Perhaps the combined responsibilities of

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sole custody of children and maintenance of the marital home outweighs the benefits children and the marital home provide to a divorced parent.

Introduction

Over the past thirty years it has become more common in the United States for individuals with young children to divorce. The proportion of single-parent households with children under eighteen years of age increased from 9.1% of all households in 1960 to 22.7% in 1990, and 16% of the children living in a two-parent household resided with a stepparent (U.S. Bureau of the Census, 1992). Since the mid-1970's the divorce rate for first marriage has hovered around 40% and remarriage has become a relatively common life course event. "Hence, many of today's children will experience two or three different parental living arrangements before they reach the age of 18" (U.S. Bureau of the Census, 1992, p. 38).

"An obvious outcome of divorce or separation is the splitting of one household into more than one unit" (McCarthy & Simpson, 1991, p. 2). Divorce does not always split one household unit into two additional units; in 1990, 16% of the 9.7 million families headed by single-parents resided as a subfamily within a relative's household and 5 percent resided in an unrelated household (U.S. Bureau of the Census, 1990). However, most single-parents maintain their own households, either by renting or owning their dwelling and the increase in divorce puts pressure on the housing market to provide additional housing units (McCarthy & Simpson, 1991).

The purpose of this study is to build and test a structural equation model to estimate the causal relationships between family characteristics and legal contexts, and outcomes of decisions made during divorce regarding custody of children and disposition of the marital home. In addition, this study examines the mediating effects of outcomes of divorce on the causal relationships between family characteristics and reported change in quality of life.

Many studies of the outcomes of divorce for family members have attempted to separate the effects of income, marital status, and gender of the parent, and quality of parent-child relationships. Often studies have used objective measures, such as level of educational attainment, early parenthood, unemployment, and marital disruption (Bianchi, McArthur & Hill, 1989; Duncan & Hoffman, 1985; Espenshade, 1979; McLanahan & Sandefur, 1994).

This study focused on the relationships between the outcomes of divorce and subjective assessments of changes following divorce. Independent variables measured community resources, or social capital, as well as, human capital. Several measures of the legal environment were included to control for changes in the legal system over the time period when the subjects experienced divorce.

Previous studies focused on the housing situation of single mothers and children (Cook, 1986; Stewart, 1991), this study explored reported change in the quality of the post-divorce quality of life for both fathers and mothers. The study described a group of divorced parents who had achieved at least one aspect of the American Dream, homeownership, before their divorce.

Background

A review of literature was conducted to inform the conceptualization of a model to predict the outcomes of divorce and reported change in quality of life. First, studies describing the economic, environmental, and psychological changes experienced by parents following marital dissolution were reviewed. Second, literature describing changes in family law were reviewed to identify predictors of divorce outcomes. Finally, quality of life research, particularly studies about reported change in quality of life were examined.

Family changes after a divorce

Divorce dissolves a legal relationship and precipitates many economic, social, and personal changes for family members. This section summarizes the literature review on the economic and residential changes that often occur after divorce.

Change in level of living

Most divorced mothers are awarded custody of their minor children; 90% of the children in single-parent families reside with their mother and therefore share her economic status. Following divorce the majority of mothers and their children experience a decline in their level of living (Bianchi, McArthur & Hill, 1989; Duncan & Hoffman, 1985; Espenshade, 1979; Wallerstein & Blakeslee, 1990; Weiss, 1984). A significant decline in the economic well-being of families headed by divorced women with children implies that members face a discrepancy between their level of living after divorce and their life before divorce. Family members endure stress as they manage the adjustments that accompany downward mobility (Arendell, 1986; Hogan, Buehler, & Robinson, 1983; Weiss, 1984; Weitzman, 1986). Their standards of living, or expectations of how they should live, may differ from the lifestyles they can realistically maintain with their current level of resources (Arendell, 1986; Hogan et al., 1983; Wallerstein & Kelly, 1980). Arendell (1986) describes the situation of the divorced women in his study,

> Economically these women lost their middle-class status, but socially their expectations of themselves and their children remained the same.

> They still identified with the middle class, but their low incomes prevented them from participating in middle-class activities (Arendell, 1986, p. 39-40).

Although divorce was related to a decline in economic well-being for many women and children, divorce typically resulted in improved economic well-being for men. "The average man who became divorced or separated was actually better off one year later, although the improvements in his situation were less marked than those experienced by the average intact couple" (Duncan & Hoffman, 1985, p. 493). Typically, men retained most of their labor income, did not pay large amounts of alimony and child support, and therefore did not transfer the level of goods to others as they did in their former families (Duncan & Hoffman, 1985).

The improvement in economic well-being implies that divorced men have the financial resources to improve their residential environment and assess improvement in their living condition when compared to their married level of living. In contrast, divorced women and their children, who typically lack the resources to maintain their previous level of living, recognize a decline in residential quality and their level living.

Residential mobility

"One of the most predictable consequences of marital disruption is that one or both spouses move. . .geographic mobility may induce additional stress into an already stressful situation" (Asher & Bloom, 1983, p. 69). Booth and Amato (1992) report the findings of a longitudinal analysis of residential change and stress among divorced individuals; "divorced individuals with children in the household moved more often than those without" (p. 209). Divorced individuals are more likely to move from owner status and single-family-detached dwellings than into these preferred forms of housing. "The shifts from owner to renter and from single to multiple family units signal a generally downward trend in housing quality given the widespread preference for ownership of single family units" (Booth & Amato, 1992, p. 209). Forty percent of the divorced individuals who change dwellings report a decline in housing quality compared to 20% of the non-divorced individuals (Booth & Amato, 1992).

Historically, the custodial parent, almost always the mother, retained the marital home, because a continuity of residence was considered the best alternative for the children involved (McCarthy & Simpson, 1991; Stewart, 1992). Gender and custody were not the only considerations, however, as research suggests custodial parents and their children often moved following divorce. Between 40% to 60% of the custodial mothers moved out of the marital home immediately preceding or following a divorce (Arendell, 1986; McCarthy & Simpson, 1991; Robinson, 1991; Stewart, 1992).

> For many middle- and lower-income families, the sale of the matrimonial home will be necessary in order to complete the financial (divorce) settlement. For the custodial parent and children this often entails a move to a cheaper area, with subsequent loss of support networks for the vulnerable single-parent household, change of school for the children and frequently greater distance from their noncustodial parent (Robinson, 1991, p. 111).

Custodial mothers often feel pushed to move to more affordable housing to reduce their expenses (Arendell, 1986; Mulroy, 1988; Wallerstein & Kelley, 1980). "Moving to less expensive housing became the symbol of the increased financial hardship for many families" (Wallerstein & Kelley, 1980, p. 25).

Although residential mobility does not always result in negative outcomes, single-parents families whose moves are an attempt to lessen financial constraints are the most likely to be harmed by the residential change (Larner, 1990). "For families who are particularly lacking in economic resources, these moves may be frequent, resulting in many disruptions of friendships, support groups, school progress, and adaptations to familiar surroundings" (Cox, 1983, p. 167). Children of divorced parents are more likely to reside in poorer neighborhoods with restricted access to the best schooling and community resources (Cox, 1983; McLahanan, 1984, 1989).

On the other hand, divorced mothers who received possession of the marital home also expressed dissatisfaction with their housing situation. "Home ownership brought with it many expenses besides mortgage payments. Several women neglected upkeep and repairs for lack of money" (Arendell, 1986, p. 42). Asher and Bloom (1983) found that divorced men and women who moved after divorce or separation reported less stress than individuals who did not change residences. One reason may be that divorced parents develop unconventional housing preferences; Winter and Morris (1982) found that, although female-headed households were less likely to own a single-family detached dwelling, they "avoided dissatisfaction by developing unconventional housing preferences" (p. 70).

Research suggests that female-headed families need more affordable housing and greater levels of social support than couple-headed families (Ahrentzen, 1991; Cook, Vogel-Hefferman, Lukermann, Pugh, & Wattenberg, 1988). Given their special housing and neighborhood needs, homeownership and a single detached structure may not be the most satisfying situation. However, residential change accompanied by a decline in quality of housing contributes to divorce-associated stress (Asher & Bloom, 1982). In other words, moves that maintain or improve the quality of housing maintain or improve overall quality of life, where as moves to housing of decreased quality have an adverse effect on quality of life.

It is probable that the demands a family places on the residential environment are altered by the change in family structure brought about by divorce. Divorced parents may place different demands on their environment and face different constraints. The strain of single-parenting or the values and preferences of a new spouse may influence reassessments of satisfaction. A dwelling and neighborhood that previously satisfactorily provided for the needs of the original family may no longer fit the needs of a family headed by a single or remarried parent. Single parents who remain in the marital home may report a decline in the quality of their housing because they cannot maintain the dwelling (McCarthy & Simpson, 1991). Changing residences may secure a better environmental fit even if the new dwelling is smaller or in a poorer neighborhood.

Support networks

"A social network consists of a person's relationships with relatives, friends, neighbors, co-workers, and other acquaintances who interact with the person" (Unger & Powell, 1980, p. 566). "A strong relationship between social networks and a family's adaptation to stress is suggested in findings dealing with social crises, personal health, life transitions, and family interaction" (Unger & Powell, 1980, p. 567). It has been estimated that the average personal network of an adult includes 3 to 6 intimates plus 25 to 40 others (Erickson, 1984). "Mother-headed families are in need of various types of support, including emotional, information, and task support, as well as financial assistance" (Kissman & Allen, 1993, p. 58). Recent research suggests "single custodial females have learned to look for, and use, social support networks" (Stewart, 1991). Female householders often base their decision to move on the availability of social support (Asher & Bloom, 1983). Single-parents also often seek public and social resources that will mediate the effects of their low levels of economic resources, and feelings of loneliness and role strain (Ahrentzen, 1991).

> When the support system is repeatedly disrupted by moves, the family must constantly deal with losses and rebuilding supports. . . it is not easy to get acquainted in a new community especially when you feel different from other families and overwhelmed with responsibility at the same time. A single mother must have the ability to gather information about schools, churches, and recreation facilities. She must know how to make her needs known and now to reach out to connect with those who can help. (Kissman & Allen, 1993, p. 76).

Legal context

Since the early 1970's there have been significant changes in family law regarding divorce. "State legislatures, courts, and Congress have fundamentally changed divorce law since 1970" (Jacob, 1989, p. 96). These changes include no-fault laws that eliminated the requirement that an innocent spouse prove their spouse guilty of a prohibited activity, such as adultery, before a dissolution could be granted (Fineman, 1988; Parkman, 1992). No-fault statutes are based on the concept that one spouse's contention of a irreversible breakdown in the marriage should be the sole basis for dissolution (Fineman, 1988).

Although the reform of fault-based divorce law was designed to end the acrimony and nastiness that surrounded many divorces, many contend that it also reduces the value of property settlements received by women. Therefore, no-fault divorce statutes contribute to the decline in economic well-being of many divorced mothers and their children (Peters, 1986; Weitzman, 1985).

> No-fault divorce tended to decrease the bargaining power of the economically dependent spouse. A wife typically had leverage under a fault system because a husband seeking divorce needed the wife's cooperation to go through the motion of showing fault in court. The innocent spouse could withhold cooperation until a satisfactory settlement was offered (Fineman, 1988, p. 801-802).

However, Jacob's (1989) analysis of data from the National Longitudinal Surveys of Labor Market Experience found that no-fault divorce statues had little effect on the financial outcomes of divorce negotiations. An analysis measuring the effects of divorce reform in Ohio, found no change in the likelihood that a women received the marital home in property settlement (Duncan, Jackson, & Seiling, 1993).

Under the fault-based divorce system, the spouse who had not broken the marital contract was often rewarded with a large share of the marital property. After reform, division of property was determined by length of the marriage, contributions of each spouse to the family unit, and anticipated needs of the spouses and the children after dissolution to provide each spouse an equitable share of the marital property (Fineman, 1988; Jacob, 1989).

Equity in property settlements is often difficult to determine. The legal system may, with the intention of providing for the best interests of the children, order that the house remain with the custodial parent. It may be the court's intention to provide the children with stability in familiar neighborhood and schools; often the reality is that one parent may not have the financial resources necessary to maintain a satisfying quality of life in the marital home (Divorce: A reform that backfired, 1985). Alternatively, in an attempt to reach an equal division of marital property, the home is often sold, because it is the major marital asset; a single parent may not realize enough financial resources to secure adequate and affordable housing (Fineman, 1988). Both cases often result in divorced parents and children in housing that is neither satisfying nor affordable.

Another shift in divorce law concerned child custody. After industrialization and male wage earners' movement away from the homestead, children were no longer considered their father's chattel. The typical father was absent from home during the workday, and the mother assumed primary responsibility for nurturing children. In the event of divorce the "tender years doctrine" became the standard: young children belonged in their mother's custody unless she was proven to be unfit as a parent.

However, in very recent years, it is likely that both parents are absent from the home during the workday and the expectation of parenting is that both parents "develop an emotional investment in their children" (Jacob, 1988, p. 137). "By the middle 1970's, state law increasingly emphasized gender neutrality and began to look with favor upon joint custody by both parents" (Jacob, 1988, p. 127). Reform in family law suggests that the determination of custody should be gender neutral.

<u>Changes in satisfaction with life following divorce</u>

Divorced mothers may perceive an improvement in their family's quality of life in spite of the typical decline in the objective indicators of economic well-being. Many women express satisfaction despite reduced incomes and lower status housing, because they now have control over their resources, and they recognize that they have developed coping skills that enable them to manage the stress and role strain associated with single parenting (Stewart, 1991; Wallerstein & Blakeslee, 1990; Weiss, 1979).

Divorced fathers are more likely than divorced mothers to remarry (Cherlin, 1981). Divorced fathers do not typically experience the decline in level of living associated with divorced mothers (Duncan & Hoffman, 1986). Although objective indicators suggest that divorce improves men's level of living, several studies find divorce stressful for men (Greif, 1979; Kruk, 1994; Meyer, 1989; Wallerstein & Blakeslee, 1990).

> . . .men become stressed because of the many disruptive changes that occur in their lives once they separate. Most have one or more changes in residence within the first couple of years of separating (Meyer, 1989, p. 11).

Most children reside with their mother; following divorce most fathers live apart from their children and many do not visit their children regularly. In an analysis of a large representative sample comparing self-reports of nonresident fathers' involvement with their children, almost 20% of the fathers report no visitation at all; another 8% only see their children once a year. Less than 16% of the nonresident fathers report visiting their children more than once a week and only 43% reported any extended visits (Seltzer & Brandreth, 1994). The majority of fathers function without a great deal of contact with their children and they may grieve the loss of influence over their children's lives (Furstenberg & Cherlin, 1991; Heatherington, Cox, & Cox, 1976; Kruk, 1994; Wallerstein & Kelley, 1980).

Although fathers' rights are being emphasized in family courts, many fathers recognize the historical bias toward maternal custody and are frustrated that an exspouse controls and often restricts access to their biological children (Greif, 1979; Kruk, 1994). Divorced fathers often express resentment toward the legal system and the custodial mother (Meyers, 1989). Compared to divorced mothers, divorced fathers are less likely to report an enhanced quality of life following divorce (Meyer, 1989; Wallerstein & Blakeslee, 1990).

The redistribution of household resources including, the martial home, after divorce should influence economic well-being and change in quality of life. However, the literature is unclear whether receiving possession of the marital home versus moving to a different unit influences improvement in quality of life. Support from informal networks should provide benefits for single mothers. Divorcing after no-fault divorce statutes are instituted should lessen the likelihood that either parent remains in the marital home, however, the literature is unclear whether changes in divorce laws influence change in quality of life. Research suggests that, despite a decline in economic well-being, mothers are more likely than fathers to report improvement in quality of life following divorce (Meyer, 1989; Wallerstein & Blakeslee, 1990; Wallerstein & Kelly, 1980).

Theoretical Framework

This study is based on two theoretical frameworks: housing adjustment and social exchange. The theory of housing adjustment explains that individual and family decisions regarding housing are made within the family's set of constraints. Satisfaction with their housing and neighborhood situations is influenced by the family's assessment of that residential situation when compared to cultural norms and family preferences. Dissatisfaction influences adjustment and/or adaption behaviors (Morris & Winter, 1993; Premius, 1986; Quercia & Rohe, 1993). In exchange theory, individuals use past experiences and expectations to evaluate their current situation. Elements from both theories are used to conceptualize the influence of constraints and decisions made during divorce on parents' assessment of change in quality of life.

Housing adjustment theory

Morris and Winter (1975; 1977; 1993; Morris, Crull, & Winter, 1976) developed a sociologically-based theory of housing adjustment. Premius (1986) and Quercia and Rohe (1993) elaborated on adaptation behaviors.

Morris and Winter theorize that individuals judge their housing according to cultural community and family norms. In the United States, for example, several specific housing norms defined preferred housing tenure as ownership and preferred housing units as a single-family detached dwellings surrounded by a green lawn. The specific residential predilection of the individual household, however, may differ from the cultural norm. These household-specific residential standards are called family norms (Morris, Crull, & Winter, 1976; Morris & Winter, 1993).

An incongruence between cultural and/or familial norms and the actual housing situation results in a housing deficit. A housing deficit predicts residential dissatisfaction. "When housing satisfaction is low, the household considers some form of housing adjustment behavior" (Crull, Bode, & Morris, 1991, p. 54). Housing adjustment behavior might include moving to a unit without a deficit or altering the current residence so that it conforms to the cultural and family norms. Households with severe constraints may adapt their household expectations and standards so that the household 'copes' with suboptimal housing conditions (Quercia & Rohe, 1993). Low-income single parents without the economic resources to alter their housing by moving or alteration may adapt by modifying their attitudes about their residential environment (Priemus, 1986).

An important component of the Morris and Winter theoretical model is the conceptualization of constraints or "factors that restrict the household's ability to engage in adjustment behavior" (Morris & Winter, 1993, p. 71). Constraints are categorized into six domains: resource;

predispositional; organization; discrimination; market; and culture. Resource constraints include income, time, and human capital. Predispositional constraints reflect household members' personality. Organization constraints "deal with the family's ability to solve problems and make decisions (Crull, et al. p. 54).

Social exchange

Social exchange theory explains and predicts how individuals make choices and evaluate the outcomes of their choices. Social exchange theory is applied to families to explain the allocation of resources and calculation of benefits derived from allocation decisions. Two general assumptions are important in understanding the theoretical framework: 1) individuals make rational decisions; and 2) individuals possess resources and engage in transactions, exchanging their resources to get what they want from others (Turner & Beeghley, 1981). These assumptions are relevant to studies that rely on personal evaluations of change. "Individuals vary in the value they place on specific experiences, relationships, and positions" (Nye, 1979, p. 7). The concepts of comparison levels and comparison of alternatives explain family and individual decisions and evaluation of outcomes of decisions.

Comparison levels. Comparison levels are the individual's expectation of what he or she deserves in an exchange (Farrington, nd; Nye, 1979; Thibaut & Kelley, 1959). Individuals envision both probable and optimal outcomes and then evaluate the outcomes of exchanges against the expectations (Hendrick & Hendrick, 1992). Subjective standards of satisfaction are influenced by the observed outcomes of others in similar positions; the expectation is to receive outcomes similar to others (Nye, 1979).

Comparison levels are also influenced by past experiences. Individuals who have experienced profitable outcomes in the past are less satisfied with the same outcomes when compared to individuals with a history of unprofitable outcomes. Experience with profitable outcomes raises an individual's comparison level. Likewise, individuals with experience of low levels of rewards have lower comparison levels and are satisfied with fewer rewards (Molm, 1991). Individuals also evaluate their progress toward goals. Blalock and Wilken (1979) hypothesize that individuals ask themselves, "Am I improving or not, regardless of what is happening to those around me?" (p. 479).

The discrepancy between the economic well-being of divorced parents based on gender is well recognized (Arendell, 1986; Wallerstein & Blakeslee, 1990). Assessment of change in quality of life is influenced by custodial mothers' and their children's former married standard of living and the economic well-being of their former spouse as they form comparison levels.

> Until the female-headed family shifts its reference point from the family economic state before the divorce to a new reference point, the discrepancy between standard of living and level of living will continue to be a major source of stress (Buehler & Hogan, 1980, p. 528).

If the standard of living remains at an unattainable level, it may form a basis of comparison that yields dissatisfaction with the family's current level of living.

Individuals who recognize progress toward cultural and familial housing norms will report greater satisfaction with their housing than individuals who do not recognize improvement in their housing (Cook, 1988; Michelson, 1977). Housing has sociopsychological meaning: it gives status; provides a safe environment in which to function; gives a sense of place (Blum & Kingston, 1984); and as a financial asset, provides a sense of financial well-being (Huttman & van Vliet, 1988). Self-assessments of change in quality of housing and neighborhoods are influenced by past experience. Individuals whose previous housing situation met the cultural norms, provided personal identity, status, and financial security will maintain a very different comparison level than individuals whose past housing experience created deficits.

Divorced parents' assessments of changes in the family's quality of life are influenced by both their current level of living and their level of satisfaction in their previous marriage. Assessments of change are influenced by evaluations of discrepancies between the family's present and previous situation. Parents who define changes in the family's life as progression toward family goals will report more positive evaluations of change in quality of life than parents who perceive a lack of progress.

Comparison of alternatives. A decision maker who identifies available alternatives recognizes that a choice is available. Before making a decision, they make comparisons between alternatives and their expected outcomes associated with each alternative. Expected outcomes falling below the comparison level are unsatisfactory; the decision maker continues to seek out alternatives. Expected outcomes at or above the comparison level of alternatives are acceptable; individuals select the least costly available alternative (Nye, 1979). After a decision is made, the actual outcome is compared against the foregone expected outcomes of alternatives. Thus decisions and evaluation of outcomes are influenced by available alternatives (Farrington, nd). Divorced parents' assessments of change in the domains of their lives are influenced by their available alternatives. Positive assessments of change are likely if the changes are seen as the family's best possible alternative.

The loss of home ownership, which is housing that meets a cultural norm, creates a deficit. However, a change in environments that significantly improves the fit with family preferences may compensate for a cultural deficit and influence positive evaluation of change in the residential environment and level of living for divorced individuals (Stewart, 1991).

The theoretical and empirical literature are combined to propose a conceptual model presented in Figure 4-1. "The conceptual model specifies the relations among concepts that are operationalized in the empirical study" (Hoyle & Panter, 1995, p. 159). The Morris and Winter (1993) framework of constraints is used to organize the independent variables. The model hypothesizes that the intervening variables, custody, remaining in the marital home, and the interaction between custody and remaining in the marital home mediate the effects of the independent variables in reported change in quality of life.

Study Design

Data

This study analyzes data from the fifth follow-up survey of the National Longitudinal Study of the High School Class of 1972 (NLS-72). NLS-72 was designed to provide a nationally representative sample of policy-relevant data (Tourangeau et

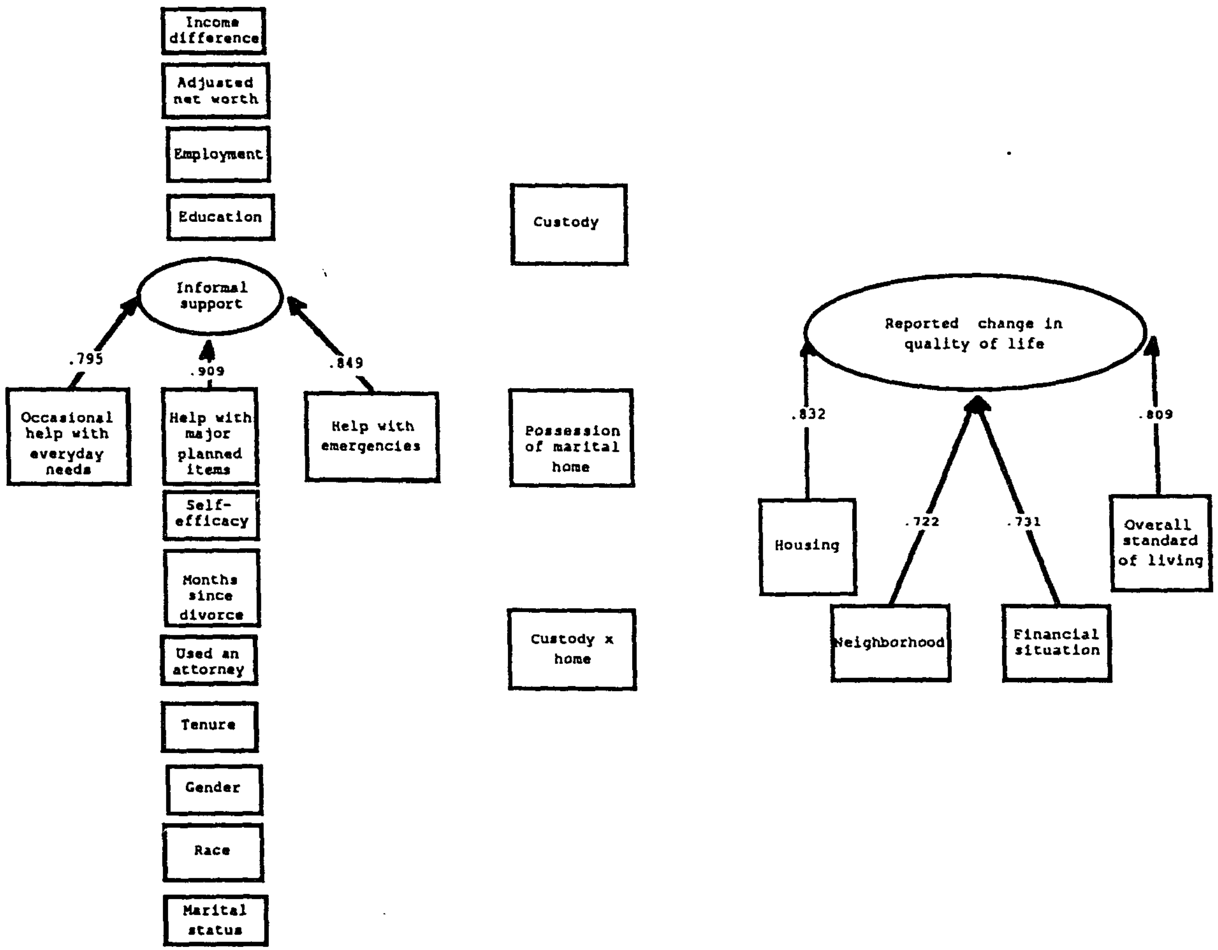

Figure 4-1. Measurement model

al., 1987). Base year data were collected in the spring of 1972 from 16,683 high school seniors who completed mailed questionnaires. Follow-ups were conducted in the fall of 1973 and 1974. In 1975, surveys were conducted with 93.7% of the original respondents and an additional 4,450 1972 high schoolseniors. Additional follow-ups were conducted in 1976, 1979, and 1986.

The fifth follow-up, administered in the spring of 1986, surveyed a subsample of 14,489 members of the 22,652 respondents who had participated in a least one of the previous waves. This wave included "questions on marital history, divorce, child support and economic relationships in modern families" (Tourangeau et al., 1987, p.1). Marital history information about a former marriage was collected from one partner. The fifth wave of NLS-72 included detailed information about divorce proceedings.

Another set of questions in the fifth follow-up asked respondents to report changes after divorce in a variety of areas of their lives. Respondents were asked if various aspects of their lives and their children's lives improved, worsened, or stayed the same following their first divorce. Of particular interest in this study are questions that ask respondents to report change in the quality of their housing, neighborhood, financial situation, and overall standard of living following divorce.

In 1986, the NLS-72 respondents averaged 32 years of age and had been out of high school for 14 years (Tourangeau et al., 1987, p. 1). The original survey drew from a sample of students in their senior year of high school; individuals who did not attend their senior year of high school were excluded. The data in the fifth wave were collected by mail and telephone surveys; homeless individuals were not included in the survey.

Because NLS-72 provided information from a single cohort, there was limited variation in the variables that measured respondent characteristics, and the time frame of the marital and divorce histories. The measures of reported change reflected only one family member's assessment. The information about the divorce proceedings referred only to a first marriage. The dependent variables were the respondents' self-assessment of change in the quality of their housing and neighborhood since their divorce. These subjective indicators provided information about how the respondents feel about changes in specific areas of their daily environment.

Although NLS-72 was a longitudinal study, this analysis used data from the fifth follow-up only. This study analyzed data provided by a subsample of the 1986 respondents: individuals who were legally divorced from their first spouse, share children with the first spouse, and owned a house at the time of divorce. There were 675 respondents in this sample.

The Empirical Model

Constraints, including measures of the legal context, predicted if a parent received custody of the children and possession of the marital home. Custody and the disposition of the marital home and interaction between these variables were measured as mediators of the influence of resource, predispositional, organization, and discrimination constraints on assessments of change in quality of life following divorce.

The independent variables used to measure constraints in the model are defined in Table 4-1. Multiple measures of resource variables were the difference between the household's current income and the household income at the time of divorce, the adjusted net worth of the family at the time of divorce, education, and employment. Three measures of recognized support from individuals outside the household formed indicators of the latent concept, informal support network. A measure of self-efficacy indicated a predipositional constraint.

Organization constraints included months since divorce, number of children from the first marriage, and housing tenure. Several measures of the legal context of the divorce, divorced under no-fault statutes, using an attorney, and negotiation of the property without the assistance of attorneys or the court, were conceptualized as organization

Table 4-1. Independent variables and indicators

Variable	Indicator
<u>Resource constraints</u>	
Income differential	Difference between 1985 household income and sum of spouses' earnings at time of divorce
Adjusted net worth at time of divorce	Sum of value of property settlement received by each party, adjusted for inflation
Employment	Dummy variable; employed at least half time
Education	Highest level of education
Informal support network	Occasional help with everyday needs measured by number of individuals, outside of household who over the last five years, provided occasional help with everyday needs, such as yard work, errands, groceries, or cash
	Help with major planned items or events measured number of individuals, outside of household who over the last five years, provided help with major items of events that can be planned, such as weddings, schooling, or down payment on a house
	Help with emergencies measured by number of individuals, outside of household who over the last five years, provided help with emergencies, such as paying for hospital bills, or helping with the care of someone who had a serious illness, or caring for children during a family crisis

Table 4-1. continued

<u>Predispositional constraint</u>	
Self-efficacy scale	A scale constructed by summing the responses to twelve questions: 1. I take a positive attitude toward myself. 2. Good luck is more important that hard work for success. 3. I feel I am a person of worth, on an equal plane with others. 4. I am able to do things as well as others. 5. Every time I try to get ahead something or someone stops me. 6. Planning only makes a person unhappy since plans hardly ever work out anyway. 7. People who accept their condition in life are happier than those who try to change things. 8. On the whole, I am satisfied with myself. 9. What happens is my own doing. 10. At times I think I am no good at all. 11. When I make plans, I am almost certain I can make them work. 12. I do not feel I have much to be proud of. Responses range from 0 - 4; high values indicate high levels of efficacy. The internal consistency of the scale as measured by a unstandardized Cronbach's Alpha was .81.

Table 4-1. continued

<u>Organization constraints</u>	
Months since divorce	Months between divorce and date of survey
Tenure	Dichotomous variable; owned dwelling first week of Feb., 1986
Divorced under no-fault statute	Dichotomous variable; state had no-fault statute
Used an attorney	Dichotomous variable; hired an attorney
Property settlement	Dichotomous variable; spouses negotiated
Number of children	Number of children in first marriage
<u>Discrimination constraints</u>	
Gender	Gender of respondent
Race	Dichotomous variable; white, all others recoded as nonwhite
Marital status	Dichotomous variable; remarried or single

constraints; they form the context of the legal decisions made by the family. Discrimination constraints were measured by race, gender and current marital status.

The empirical model contained multiple indicators of the dependent latent concept, reported change in quality of life. Indicators of intervening and independent variables are described in Table 4-2. Because the literature indicates a tendency for custodial parents to remain in the marital home, and interaction term of custody and possession of the marital home is included in the model.

The final dependent variable, a latent concept, parents' reported change in quality of life, has four indicators: 1) "Compared to your situation before divorce is your current housing better, worse, or about the same?"; 2) "Compared to your situation before divorce is your current neighborhood better, worse, or about the same?"; 3) "Compared to your situation before divorce is your current financial situation better, worse, or about the same?"; and 4) "Compared to your situation before divorce is your current overall standard of living better, worse, or about the same?" These questions measure the concept of change in level of living which is in this study was defined as quality of life.

Table 4-2. Intervening and dependent variables and indicators

Variable	Indicators
Custody	Parents' agreement concerning custody; 1=respondent does not have physical custody; parents have joint custody or split custody of children; and 3 respondent has sole custody
Remained in home	1=respondent moved out of marital home at the time of divorce; 2=respondent remained in marital home after divorce
Custody x house	Interaction between custody and possession of marital home
Reported change in quality of life	Four indicators: Self-reported change compared to time of divorce 1. change in quality of housing 2. change in quality of neighborhood 3. financial situation 4. overall standard of living

Methods

Frequency distributions for all variables were reviewed; missing values typically ranged from 5% to 7% of the cases. In order to retain all cases in the analysis, missing values for variables that were normally distributed were recoded to the mean value. Median values were substituted for missing values on the income variables used to create the income differential.

The missing values for measures of the indicators of reported change quality of life were recoded to the modal value. The means, medians, standard deviations, and ranges of all the variables in the model are summarized in Table 4-3.

Correlations between the independent variables, intervening variables, and indicators of the latent dependent variables were examined. Three variables: number of children in first marriage; divorced in a state with no-fault statutes; and whether the property settlement was negotiated without an attorney or court involvement were eliminated. An examination of the correlation matrix showed no significant bivariate relationships between these three independent variables and intervening variables or indicators of the independent latent concept. The structural equation model included 12 independent concepts, three intervening variables, and one dependent latent concept measured by four indicators.

Table 4-3. Variables: Means, medians, standard deviations, and ranges

Variable	Mean/Median	Std. Dev.	Values/Ranges
Income differential	-$5,583	21.064	-$205,084-60,386
Adjusted net worth	$35,411	32.414	$5,000-195,870
Employment	.846	.361	0=no; 1=yes
Education	3.641	1.938	1 through 9
Everyday support	11.188	1.690	10 through 20
Occasional support	11.265	1.694	10 through 20
Emergency support	10.945	1.537	10 through 20
Self-efficacy	38.056	4.216	21 through 48
Months since divorce	62.970	39.541	0 through 165
Housing tenure	.607	.489	0=no; 1=yes
Used an attorney	.825	.380	0=no; 1=yes
Gender	1.587	.493	1=male; 2=female
Race	.877	.329	0=nonwhite; 1=white
Marital status	.450	.498	0=unmarried; 1=remarried
Custody	2.237	.897	1=none; 2=share; 3=sole
Possession of home	1.324	.469	1=moved; 2=remained
Custody x possession of home	3.006	1.728	1 through 9

Table 4-3. continued

Reported change in quality of housing	2.353	.700	1 through 3
Reported change in quality of neighborhood	2.342	.614	1 through 3
Reported change in financial situation	2.287	.821	1 through 3
Reported change in overall standard of living	2.490	.694	1 through 3

LISREL was chosen to analyze the structural equations model.

> LISREL is a versatile and powerful method that combines features of factor analysis and multiple regression for studying both the measurement and the structural properties of theoretical models. It allows for the estimation of causal relationships among *latent* (unobserved) variables, and permits for measurement errors and correlated residuals (Lavee, 1988, p. 937).

LISREL allows the researcher to correlate the residuals among exogenous variables and correlate the residuals among the intervening variables. It estimates direct and indirect effects for paths between the intervening variables and the independent variable. "LISREL uses the correlation matrix and the standard deviations to construct a covariance matrix that is analyzed" (Pedhazur & Schmelkin, 1991, p. 708). Maximum likelihood estimates of the free parameters and standardized solutions are reported.

Results

This section reports the estimates of the measurement model that tests the power of indicators to measure common latent concepts. The restrictions placed on the structural model and tests of overall fit of the model to the data are explained in this section. This section also reports the path coefficients and direct and indirect effects for causal relationships between the variables.

Measurement model

"The measurement model defines relations between observed variables and unobserved hypothetical constructs" (Byrne, 1995, p. 140). The measurement model in this study includes two latent or unobserved constructs measured by multiple observed indicators. Factor loading for the indicators of latent concepts are included in Figure 4-1. The relatively large coefficients or factor loadings (.795, .909, .849) on the unobserved concept or latent variable, informal social support, indicate that the three indicators measure a common concept.

Reported change in quality of life has four indicators: housing; neighborhood; financial situation; and overall standard of living. The coefficients of the indicators are .832, .722, .731, and .809, confirming that the four indicators measure a common factor.

Structural equation model

Before the structural model was tested, several restrictions were imposed to adjust for a time order problem in the model. Seven of the exogenous variables measured characteristics of the divorced parents at the time of the survey: income differential; employment; education; informal support; months since divorce; housing tenure; and marital status. The error terms of these seven variables were correlated so that they would explain the outcomes of divorce, which were decided before the survey data were collected. The path coefficients between the seven exogenous variables and the following intervening variables were set to equal 0. In other words, the seven exogenous variables measured at the time of the survey and after the outcome of the divorce had been determined were not estimated; they could not have influenced the outcomes of divorce (Pedhazur & Schmelkin, 1991).

The paths between the remaining five exogenous variables: adjusted net worth; self-efficacy; used an attorney; gender;

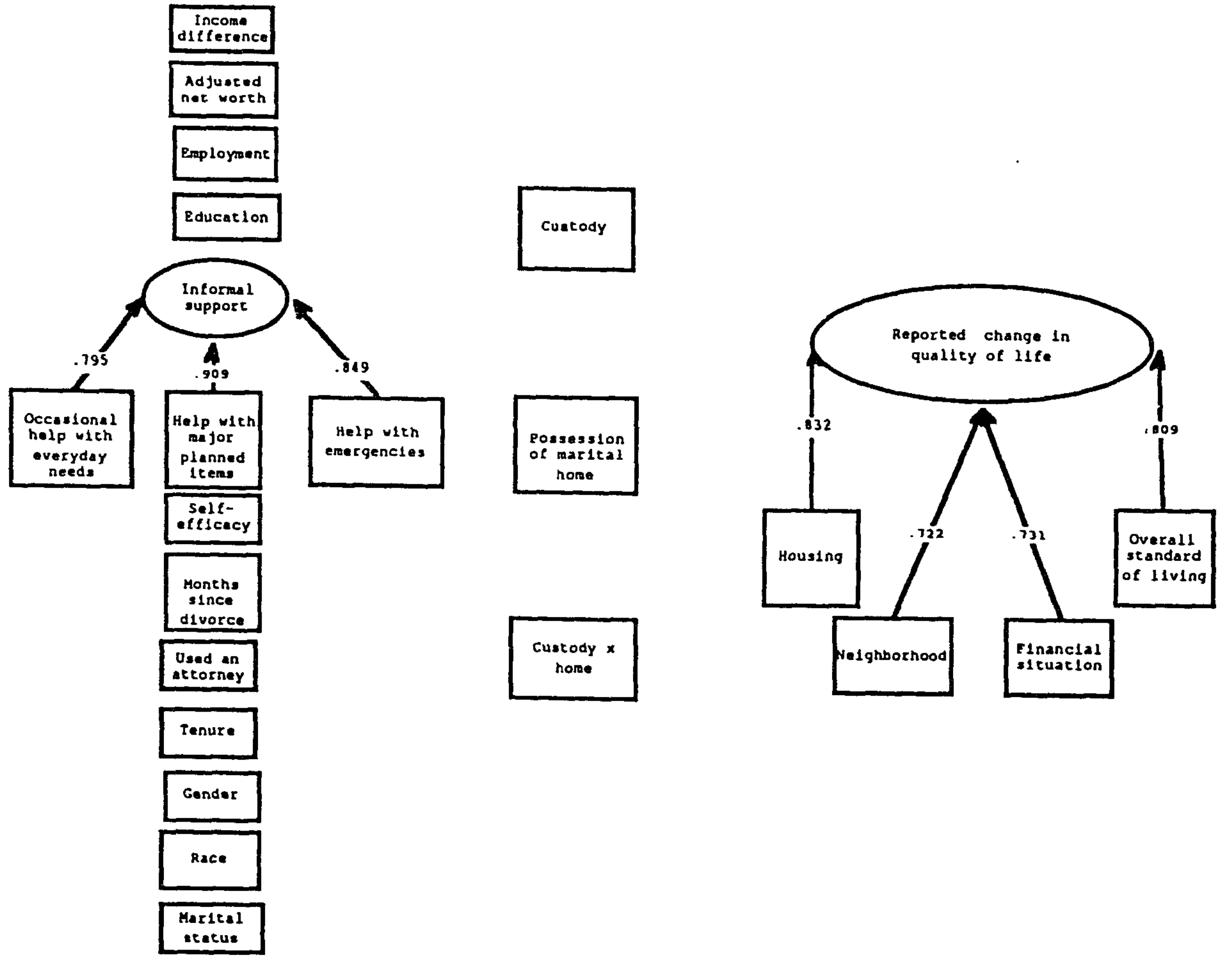

Figure 4-1. Measurement model

and race; and the intervening variables were estimated. Path coefficients between the 12 exogenous variables and reported change in quality of life were also estimated.

The three intervening variables, custody, possession of the marital home, and the interaction term were viewed as decisions that affected each other and were determined at the same time. The error terms between these variables were correlated.

Fit criteria. "The chi-square of model's fit to the data is most frequently cited as an indicator of success" (Lavee, 1988, p. 944). The model's X^2 = 476.53 with df= 139; the goodness-of-fit index = .935; and the adjusted-goodness-of-fit index = .893. Goodness-of-fit indices greater than .90 and small differences between a goodness-of-fit index and an adjusted-goodness-of-fit index indicate that the model fits the data well.

Parameter estimates. Coefficients of the gamma paths between the exogenous variables and the intervening variables are summarized in Table 4-4.

> The statistical significance of each parameter is determined by a *t* statistic, which is equal to the ratio of the coefficient and its standard error. Coefficients that are twice as large as their respective standard errors (that is, $t \geq 2.0$) are considered statistically significant (Lavee, 1988, p. 944).

Path coefficients with *t*-values $\geq \pm 1.96$ were interpreted as significant at the .05 level, and *t*-values $\geq \pm 1.69$ were interpreted as significant at the .10 level. The significant paths are included in Figure 4-2. Using an attorney, being female, and being white predicted a high level of custody and with adjusted net worth, self-efficacy, using an attorney,

Table 4-4. Gamma Paths

Exogenous--------------->	Endogenous	Effect (*t*-value)
Adjusted net worth	Custody	.000 (.061)
Self-efficacy	Custody	-.008 (-1.434)
Used an attorney	Custody	.304 (4.916)**
Gender	Custody	1.286 (4.916)**
Race	Custody	.158 (2.274)**
Adjusted net worth	House	.001 (2.613)**
Self-efficacy	House	.006 (1.489)
Used an attorney	House	.031 (.627)
Gender	House	.031 (.827)
Race	House	-.004 (-.080)
Adjusted net worth	Custody x house	.005 (2.694)**
Self-efficacy	Custody x house	.002 (.161)
Used an attorney	Custody x house	.484 (3.200)**
Gender	Custody x house	1.763 (15.142)**
Race	Custody x house	.154 (.908)

** Significant at α =.05 level

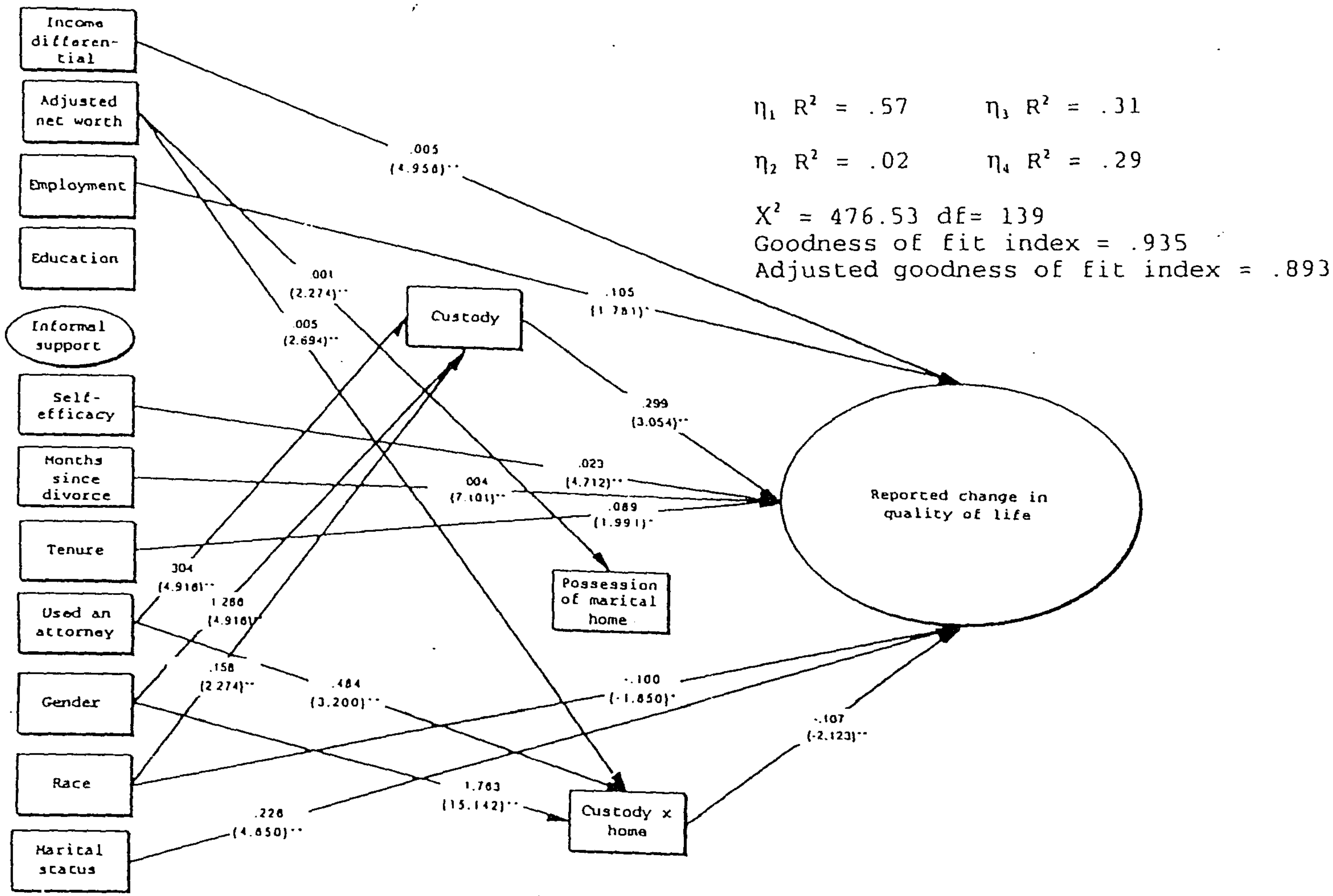

Figure 4-2. Significant paths with *Beta* coefficients

gender, and race explained 57% of the variance in custody.

Adjusted net worth was the only significant predictor of possession of the marital home. The greater the level of adjusted net worth, the more likely the respondent remained in the marital home. Adjusted net worth, self-efficacy, using an attorney, gender, and race explained only 2% of the variance in who remained in the home after divorce.

Three constraint variables: adjusted net worth; using an attorney; and gender were positively related to the interaction of custody and remaining in the marital home after divorce. Adjusted net worth, self-efficacy, using an attorney, gender, and race combined to explain 31% of the variation in the interaction of custody and remaining in the marital home.

The direct and indirect paths between the variables measuring constraints, the intervening variables, and the dependent variable are summarized in Table 4-5. Income differential, self-efficacy, months since divorce, and remarriage are positively related to reported change in quality of life. Being employed at least part-time and being a home owner are positively related to reported change in quality of life; effects are significant only at the $\alpha = .10$ level, however. Being nonwhite is negatively related to improvement in reported change of quality of life. Only one exogenous variables (gender) had a significant indirect effect at the $\alpha = .05$ level on reported change in quality of life; having an attorney and race had significant indirect effects at the $\alpha = .10$ level.

The more custodial responsibility the respondent received the more likely they reported an improvement in their quality

Table 4-5. Decomposition of effects

Exogenous------->	Endogenous	Total effect	=	Direct	+	Indirect
Income differential	Reported change in quality of life	.005		.005**		
Adjusted net worth	Reported change in quality of life	-.001		-.001		
Employment	Reported change in quality of life	.105		.105*		
Education	Reported change in quality of life	-.012		-.012		
Informal support	Reported change in quality of life	-.004		-.004		
Self-efficacy	Reported change in quality of life	.023		.024**		-.001
Months since divorce	Reported change in quality of life	.004		.004**		
Housing tenure	Reported change in quality of life	.089		.089*		
Used an attorney	Reported change in quality of life	.064		.040		.024*
Gender	Reported change in quality of life	.109		-.002		.111**

Table 4-5. continued

Race	Reported change in quality of life	-.100	-.119*	.019*
Marital status	Reported change in quality of life	.226	.226**	

* Significant at α = .10 level
** Significant at α = .05 level

of life. Receiving possession of the marital home after divorce approaches significance in predicting reported change in quality of life and had a positive relationship. The interaction between custody and possession of the marital home has a negative relationship with reported change in quality of life. Taken together the twelve variables measuring constraints and the three intervening variables explained 29% of the variance in reported change in quality of life.

Table 4-6. Beta paths

Endogenous--------->	Endogenous	Effect (t-value)
Custody	Reported change in quality of life	.299 (3.054)**
House	Reported change in quality of life	.204 (1.638)
Custody x house	Reported change in quality of life	-.107 (-2.123)**

* Significant at α = .10 level
** Significant at α = .05 level

Discussion

The bivariate analysis identified several variables that were suggested in the literature review to predict outcomes of divorce. Divorcing under no-fault statutes was not related to decisions about custody and disposition of the marital home, confirming both Jacob (1988) and Duncan, Jackson, & Seiling, (1993) findings that reform in divorce law did not affect property settlements or disposition of the marital home. Perhaps this change in family law has not substantially influenced the outcomes of divorce. Furthermore, negotiating a property settlement outside the influence of attorneys or the court was not influential in predicting either the divorce outcomes or reported change in quality of life. However, using an attorney for the divorce was a significant predictor of receiving custody and had a positive indirect effect on reported change in quality of life.

Constraints did a good job of predicting one outcome of divorce, the level of custody received; they did not predict the disposition of the marital home. This finding does not support the literature that suggests that the custody and possession of the marital home are interrelated. Rather, the results of this study suggest that the factors that predict custody are not good predictors of disposition of the marital home.

The findings of this study did not explain the housing adjustment and adaptation behaviors of families who experienced the dissolution of a first marriage. Outcomes of divorce did not mediate the effects of the constraints on reported change in quality of life. Income differential was a significant predictor of reported change in quality of life; the larger the current household compared to household income at the time of the first divorce, the more likely the respondent reported an improved quality of life. Adjusted net worth was not a significant predictor. This finding suggested that the alternatives available to the family provided a more salient comparison level than the previous level of living. Employment, the passage of time after divorce, current housing tenure, and being nonwhite, female, and remarried were also good predictors of improvement in reported quality of life. Overall, measures of the respondent's current situation were better predictors of reported change in quality of life than the measure of net worth at the time of divorce. Perhaps the respondents' evaluation of progress toward goals influenced their assessments of how life changed after the dissolution of the first marriage.

Separately, having more custody and remaining in the marital home predicted improvement in reported quality of life; the interaction between the two had a negative effect. This finding suggested that when combined with custody of children, staying in a residential situation that was chosen to fulfill the housing needs of a nuclear family did not meet the needs of a single or remarried parent.

Both custody and home ownership inherently impose a great deal of responsibility. For divorced parents, the responsibilities of maintaining both statuses may pile-up on respondents who do not have the resources necessary to provide for children and maintain a home. The results suggest that, from a divorced parent's point of view, remaining in the marital home may impose greater costs than it provides in benefits.

"For many children, the continuity provided by continued residence in the matrimonial home following their parents' divorce is crucial regardless of which parent they happen to live with." (McCarthy & Simpson, 1991). This analysis was based on divorced parents and their assessments of change in their own lives. The findings suggested that liquidating the marital home and insuring that custodial parents have the economic resources to secure a residential situation that meets family housing preferences may be an appropriate strategy to insure residential satisfaction and a positive quality of life. It did not appear, from the parent's point of view, receiving sole custody of children and staying in the home and neighborhood of the first marriage improved his or her quality of life.

Research is needed to determine the impact of residential mobility on changes in children's quality of life following parental divorce. Comparisons could then be made among individual family members and changes in quality of life. Although the findings did not explain the disposition of the marital home, they suggest that possession of the home may influence evaluation of change in quality of life for parents.

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CHAPTER 5. GENERAL CONCLUSIONS

The findings of the three studies in this dissertation contribute to the understanding of housing adjustment and adaptation behaviors of households headed by single and divorced parents. Each study considered interrelationships between the environment and characteristics of families; the outcome measures focused on parents' evaluations of residential satisfaction and reported change in quality of life.

The first paper contributes measures of predispositional and household organization constraints to predict residential satisfaction. Furthermore, the results of regression analyses suggest that predispositional and household organization constraints are powerful predictors of housing satisfaction. The findings suggest that additional measures of the psychosocial characteristics of families are needed to explain how families feel about their residential situations. Research is needed to test the finding that different factors predict two components of residential satisfaction, housing, and neighborhood satisfaction.

Considering three different aspects of housing quality, crowding, affordability, and housing satisfaction, contributes to the literature describing the housing problems of single-parent women. Housing affordability, with varying degrees of severity, is a problem for each group of single-parent women.

Examining racial and ethnic groups identifies differences in background and housing characteristics, receipt of income and housing assistance, and housing satisfaction among the groups. However, all groups are similarly influenced by their housing characteristics. Crowding, renting, inadequate units, and living in a mobile home predicts a lower level of housing satisfaction among white, African-American, and Hispanic single-parent women. Although overcrowding is not a common problem for the households in this study, more persons per room was related to lower housing satisfaction.

Very little is known about how the decision to remain in the marital home after a marital dissolution is reached. The third study does not identify many determinants of the decision. However, the findings do suggest that remaining in the marital home does not improve assessments of custodial parents' change in quality of life following divorce.

Better understanding of the housing adjustment and adaptation behaviors of vulnerable households, those households likely to suffer problems in securing affordable and adequate housing, has implications for public policy. Funding sources for public assistance are constricting and program evaluators want to allocate benefits efficiently to meet program goals. Policy makers need reliable information that describes program participants and predict behaviors among low-income families as they make decisions regarding how resources can best be allocated to reform income and housing assistance programs.

Policy makers should note that receipt of income and housing assistance did not predict lower housing cost burdens for single-parent women. The results also indicate that many single-parent women with very low financial resources do not receive housing assistance.

Housing adjustment behaviors are the result of a very complicated decision making process that is difficult to capture in a linear model. Schwirian and Schwirian (1993) in a study of urban elders characterize the reciprocal relationships between resource constraints, residential satisfaction, and psychological well-being:

> the relationship between residential satisfaction and psychological well-being is an artifact of their mutual relationship to personal resources. . .people with health, money, and mobility have high psychological well-being, they also have their resources to assure themselves of a favorable residence (Schwirian & Schwirian, 1993, p. 296).

In other words, resource constraints determine the family's ability to select preferred housing; residential attributes affect quality of life; quality of life influences psychological well-being; and psychological well-being impacts on the family's ability to control their environment.

According to Schwirian & Schwirian (1993) and the models of housing adjustment and adaptation behavior (Morris, Crull, & Winter, 1976; Morris & Winter 1975; 1977; 1993; Premius, 1986; Quercia & Rohe,1993) public resources that lessen family resource constraints should improve housing quality and quality of life, and therefore, psychological well-being among families headed by low-income single-parent women.

The studies in this dissertation emphasize the need for further investigations. For the large number of families experiencing the consequences of divorce, research is needed to identify the costs and benefits of decisions made during divorce. More studies are needed to identify the determinants and outcomes of disposition of the marital home.

There is little information about how families with few financial resources adapt to housing that does not meet their aspirations. Research is needed to discover the residential preferences of families headed by single and divorced parents.

Psychosocial measures of families will allow researchers to examine whether housing adjustment and adaptation behaviors differ among subpopulations and to identify factors that are important predictors for specific groups. The continued development and testing of psychosocial measures to describe this process is needed. Factors that measure the personality and management styles of households need to be tested in models of residential satisfaction and they need to be tested mong both general and specific population groups.

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